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ACADEMY OF POLITICAL SCIENCE

IN THE CITY OF NEW YORK

Volume II] OCTOBER, 1911 [Number 1

CAPITAL AND LABOR UNIFIED

AN ESSAY ON THE APPLICATION OF THE INSTALLMENT SYSTEM TO INVESTMENTS

BY

WILLIAM E. HARMON

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EDITED BY

HENRY RAYMOND MUSSEY

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CAPITAL AND LABOR UNIFIED

MODERN methods of finance are not keeping pace with the requirements of civilization. The machinery of finance is behind the times. A large portion of available wealth is not used. Certain favored classes receive undue advantage over the general public. Distrust is engendered, antagonisms are created, capital and labor have grown suspicious of each other. The machinery of finance does not turn out a product for all who need its benefits, and whose coöperation would remove many of its problems.

The conventional plan of promotion is through underwritings to a limited public. This plan is simple, involves no educational process and deals with a known clientele under rules acceptable to it. Its deficiencies are, however, many and serious. A large percentage of the wealth of the nation is untouched. A class is created whose interests are alien to those of the general public. Financial opportunity is unequally distributed. The financial load is quite as uneven. In prosperous times a small number profit unduly, in financial stress the structure breaks from the insufficiency of its sustaining members and the overload they carry.

The antagonism between labor and capital exists because they have not a large enough common interest. It is obvious that if the capitalist had to raise his capital among his own workmen, the relations between the two would of necessity be harmonious, and their interests would be largely identical.

The writer has for twenty-five years had intimate experience with the man of small means, and for nearly the same period close relationship with men of large capital. It has been possible to see both sides of the situation, and to retain a sympathy with each class. It has been a great opportunity for study and experiment. Out of this experience has grown up a comprehensive system of finance, one that will utilize waste, conserve resources,

harmonize interests now arrayed against each other, solve social and economic problems, and strengthen the nation.

The following pages are given over to four considerations: first, a discussion of existing conditions; second, conclusions gained from a long business experience in small and large finance; third, the elaboration of a proved plan to meet the requirements of modern business; fourth, the application of the plan in equalizing opportunity, neutralizing antagonisms, and developing a sense of mutual responsibility and respect for the rights of property and persons.

NEW YORK, OCTOBER 3, 1911.

CHAPTER I

Investment and Industrial Conflict

THE struggle between laborers and capitalists has been carried on unceasingly throughout modern times, and it bids fair to keep up indefinitely. It was never more bitter than now, and the problem that it presents never seemed farther from solution. In this contest untold millions of property have been destroyed and other untold millions of wealth have been wasted in the loss of the wage-earners' time. Any plan which will lessen the bitterness of the warfare and eliminate any part of the waste now going on will add greatly to the well-being of mankind.

Socialism suggests one way out of the difficulty and Christian individualism another, but both involve fundamental changes in human character and social organization. All that is being done under enlightened forms of government is to remove gradually the most conspicuous inequalities in opportunity through the limitation of special privileges, the control of natural resources and the curbing of monopolies, all three things being more or less inadequately accomplished through repressive legislation. The development of labor unions has served still further to equalize the chances in the battle for life. It is possible that the gradual attrition of the principles of unionism, socialism and individualism will in the end bring about a harmoniously working industrial machine, but this end is a long way off.

Great Britain is facing a crisis in her internal affairs involving disintegrating changes in her industrial, social and economic structure, changes which will during the period of adjustment injure every citizen of the United Kingdom. The class feeling so characteristic of the British nation is in a measure responsible for the gravity of the outlook; any national point of view that recognizes a differentiation in the social status of men in just so far encourages differentiation in their industrial status. The sequence of this is inequality in opportunity, alienation in

sympathy, and finally open industrial antagonism. The French nation, on the other hand, has no such point of view. Through the Revolution the industrial, and in some degree, the social character of the nation was changed. Conditions controlling the acquisition of property have been simplified, and its ownership has been distributed in small units. Employer and employe have developed, generally speaking, more or less harmonious relationships—certainly a far more unified purpose.

In the United States the problem is the same as in Great Britain. While class distinctions as known in the British dominions do not prevail with us, yet distinctions of another kind are just as clearly drawn, and an aristocracy of wealth is quite as effective as an aristocracy of birth or position in alienating from itself the respect and sympathy of other classes. Concentrated wealth is concentrated power. If it is used for private ends at public cost, its power to destroy the equilibrium between the rights of men and the rights of property, to disturb industrial progress and to foster class hatred is quite equal to the power of gunpowder in effecting the same results. The campaigns waged by adroitly generaled capital may not be so sanguinary, yet their toll of death and disaster sometimes equals that of the bloodiest conflict on the field of battle. War is costly, and all nations are bending their energies to making it impossible. Industrial war is equally destructive; for class antipathies produce national stagnation. To equalize opportunity is to prevent industrial war by harmonizing the material interests of different economic classes. It is the writer's hope, through the relation of his own business experience, to point out a plan of action through which the present conflict of capital and labor may be lessened without waste of effort, destruction of present institutions, or overthrow of vested rights.

Present conditions in our productive activities are in part the price we pay for our highly organized civilization. When business was conducted on a simple basis and the machinery of credit was not developed, when the telegraph and rapid mail service were unknown, the individual control of large resources was difficult, and their monopolistic use was well-nigh impossible. Contemporaneous with the growth of general education

came the era of invention, and with it the telegraph, the railroad, rapid inter-communication between distant points, and automatic centralization of capital. Capital began to move toward centers where the demand for it was greatest. A hundred years ago there were innumerable small centers from which merchants derived the small capital they required, and no one city controlled the financial destinies of a very large area. To-day London, Berlin, Paris and New York control the finances of the world. This evolution is pregnant with good as well as evil. Commerce supplies the wants of all the people; all enjoy a thousand and one luxuries which were unheard of a few years ago, and life is in many ways the better worth living; through the easy exchange of credits, the financial demands of the most distant land meet with prompt response from other parts of the world, and supply and demand work together smoothly. On the other hand, the concentration of money and the creation of great banking centers have made it possible for individuals or groups of individuals to acquire undue control over funds and thus manipulate them to personal ends.

Capital may be said to be natural organization, the union of men and women voluntary organization. Capital has the power of accretion through interest or earnings, and enjoys the benefits of increment through increased public use. A given capital fund has a tendency to add to itself and increase its efficiency; men and women, the tools of capital, are thus continuously losing ground, or are forced to make their demands effective in new ways. As capital has grown in potency, labor has organized into unions. As in Jules Verne's competition between guns and armor plate, first one, then the other holds the advantage. But the contest is fraught with destruction and waste, even as the invention of a new armor plate or a high-power gun sends millions to the scrap heap. Bitterness is the fruit of the contest for supremacy or for self-protection; the energy of mankind is wasted in unproductive effort; national life and human character show the scars of constant conflict; suspicion and hatred replace faith and coöperation. The two great forces when not in open warfare stand in a state of armed neutrality, and their productive power is paralyzed by the demands upon their vigilance.

The ultimate interests of capital and labor may be identical, but the immediate concerns of the two are antithetical. A permanent solution of the problem can come only through a plan which will identify the immediate, not the remote interests of the two parties. To take from the stronger and give to the weaker is to injure the latter not less than the former. The whole problem can be solved if the laborer can be made a capitalist and the capitalist the executive representative of the laborer. If you arbitrarily divide property or the evidences of property among the people, you pauperize them, but if you make it possible for the people to purchase and own property, giving the wage-earner exactly the same chance as the millionaire, his desire to get ahead, which is as fundamental in one grade of society as in the other, will ere long put him in possession of the very property which he is working to build up, and it will be as impossible for him to destroy it as to destroy his own horse or cow or home. It is the hope of the writer to outline a definite plan to accomplish this end.

This plan includes: (1) the gradual education of the common people in the value of the securities that represent a large part of the wealth of the nation; (2) the creation of a method for the easy purchase of securities by the smallest saver in the land, thus bringing about the gradual but ultimate absorption of stocks, bonds and other tokens of property by the workers; (3) the education of men of ability to the responsibilities of trusteeship; and (4) the creation of a dual relationship in every individual: first, that of laborer or producer, who has a vital interest in his wage or the price of his product; second, that of capitalist or security holder, who has an interest in his property and in the protection of its earning capacity. If this can be accomplished the problem will be largely solved. Socialism may exist, but it will be common ownership through purchase, not confiscation. Competition, the vital correlative to ambition, will exist, but the abuses of ambition will be greatly lessened. Many years' experience with both laborers and capitalists leads to a belief that the proposed plan is practical and is capable of immediate application and wide extension.

CHAPTER II

Investing Power of the Masses

IT would be difficult to approximate with any degree of accuracy the investment power of the productive classes in any nation.[1] A large portion of the total wealth of this nation is in the hands of men and women owning property valued at less than ten thousand dollars. If the bonds and stocks of our corporations could find among the producing classes a ready market at their real worth, the total capitalization could be absorbed without appreciable effort. In other words, if confidence in personal securities could be made universal, the power of wealth production might be multiplied many fold, and the development of the resources of the country, agricultural, mining and manufacturing, might go on with greatly increased rapidity. Millions—yes, billions—of surplus wealth now either hoarded or unwisely consumed might be put to productive use. It is not intended to suggest that confidence in all securities could be created or that confidence in securities as we know them to-day would be at all justifiable. The statement is meant simply to indicate that the potential capital resources of America are scarcely tapped under present methods of conducting business.

However large the amount of funds now unused, or invested in unproductive assets, they represent but a fractional part of the people's power to accumulate capital and thus increase the power of wealth production. The amount of cash or quickly available assets in the hands of the people represents but a small fraction of their purchasing power. The capacity to save is far beyond the actual saving accomplished. Stir up the impulse to acquire something, and make it possible to secure this

[1] By the term "productive classes" is meant that great body of people who earn their living by their work, and who receive little income from investments. This distinguishes them from the capitalistic classes, whose income is derived largely from investments.

something through saving, and you strike an absolutely inexhaustible mine. You are then capitalizing men's earning power; in other words, you are capitalizing men and women themselves. It is like an ever-flowing river fed by perpetual springs and snow-capped mountains. No one can estimate closely the expansive powers of a nation under such conditions; he can only point out intimations of what could be done by a nation whose people had been trained to utilize their earning capacity in supporting wealth-producing institutions and in creating new ones.

As an illustration of possibilities actually realized the example of France may be cited. The high ideals and scrupulous respect for business obligations prevailing among French banking and fiduciary institutions have fostered the saving power of the French people and developed their willingness to accept recommended investments, thus creating an unlimited mine of wealth among the common people. Witness the quickness with which the Prussian indemnity of a milliard of francs was paid. Our wealthiest railroads and industrial corporations find in French financial institutions an ever ready supply of money when properties and interest rates are satisfactory. France is a living illustration of the results which come from the creation of confidence between financial and productive classes. The French banks are strong only because of their strong appeal to the common people.

Frenchmen of the middle and lower classes are the most saving people of the white race. Almost all French merchants and manufacturers periodically apply their savings to the purchase of securities offered by the banks; the farmer's first duty, after harvesting and selling his crops, is to come to the nearest village and invest his earnings in some form of the scrip offered for sale by the agent of a Paris banking institution. The man in France who does not save and invest a little money is more or less of an outcast from his own class. The banks have met this situation, or perhaps have largely created it, by establishing little agencies in every small center throughout the provinces. An interesting illustration of the result has recently come to the attention of the writer. A large American trust company

succeeded in placing with a French banking concern an issue of bonds amounting to about $11,000,000 of one of our strongest railroads. When these bonds were delivered, the purchasing bank issued a scrip, about the size of our dollar bills, of the denomination of one hundred francs and multiples thereof. The nature of the security was printed in simple terms, on one side in French, and on the other in English. Six months later, while touring in France, the president of the trust company found to his astonishment that in every village where he stopped the scrip was on sale, or had been. He discovered that practically the whole issue had been absorbed through several hundred agencies of the Paris bank, and was in the hands of the French people.

What indications are there that a similar readiness to save and invest can be developed among Americans? Let us examine the existing forms of investment and their utilization. In two of them the average American has been thoroughly educated. The first is the savings-bank deposit, a temporary provision against a future need; the second is the buying of life insurance, the sacrifice of a part of current income for the protection of one's dependents. A third form of investment which has been quite thoroughly developed, owing to unusually favorable conditions surrounding it, is the purchase of real estate. As this is fully treated of elsewhere in this work, it is only referred to here. A fourth form of investment is the purchase of personal property on the instalment plan.

The ordinary reader has little comprehension either of the enormous growth of instalment houses engaged in selling clothing, furniture, books and jewelry, or of the almost universal use of this means of purchase by people of small means. It is an evolution, a growth which has sprung up under many disadvantages, but has gone on practically uninterrupted increasing in magnitude and importance. Many years ago the character of people engaged in the instalment business was not of the best and the articles disposed of were tawdry, cheaply constructed and high-priced; a change has come about through the underlying merit of the business itself. Better types of men are engaged in the business and better articles are being produced

and sold. Prices are coming more nearly to a level with cash prices and competition is giving the instalment buyer more nearly the worth of his money. In the beginning, only the cheapest goods were sold because only the cheapest people could be induced to buy. High prices were required because of great losses, or the supposed danger of great losses. Increased experience has shown the old ideas to be largely incorrect. The only thing which places instalment business on a different basis from cash business is the cost of collection and the loss of interest. Theft is a remote liability, and wear and tear of articles used is almost always made good before the dealer takes back his merchandise, in case he is obliged to do so. As the security and profits of the instalment business become better known, it is being taken up in many directions not contemplated before, and it is safe to predict that in a few years almost every article not too perishable will be bought by the best people on periodical payments, and at a price differing from the cash price only by the cost of collecting the instalments plus the necessary loss of interest. Cost of collections should not exceed three or four per cent, and loss of interest on the average payment period even less. While it is hard to get actual figures of the magnitude of the instalment business, the writer estimates that it averages several hundred millions per annum in the United States alone. Thousands of families make occasional purchases in this way and other thousands use the system constantly. The writer has known many heads of families who made it an invariable rule to put a part of their surplus to use in this manner; when necessities were provided for, they indulged in luxuries.

Still a fifth indication of investment possibilities is afforded by the writer's experience in the sale of real estate. We sell to buyers of moderate means an average of about five million dollars' worth of property a year, mostly on the easiest possible terms, utilizing to the full the buyer's willingness to save. While we offer such inducements as will attract cash whenever the buyer has it, not over five per cent of our business is done on a cash basis. This would indicate an unused investment possibility perhaps twenty times as great as that at present utilized. There

is reason to believe, however, that it is far greater than this; for real estate purchased for homes is bought chiefly by persons who are in a position to carry a heavier load than they assume in acquiring the land. Perhaps a better way to arrive at a fair estimate would be to determine what percentage of income is economically available for saving of some sort. Our experience indicates that our average purchaser, if he so desires, can apply ten to fifteen per cent of his income to other purposes than the necessary cost of living. So far as the impulse is stirred, so far can this amount be drawn upon.

The wage-earner deposits his money in the savings bank against future need and for the small income offered, as readily as he puts it aside for his winter clothing; he carries life insurance, for the protection of his family, quite as readily. For these two needs we have made provision, but none has been made for the gratification of a want that is equally urgent, namely, the wage-earner's desire to accumulate profitably for himself, to provide for his old age, to receive the benefit of the income and the increment in selling value of good securities which he sees making his capitalistic neighbor independent of hard work.

The lack of opportunities for the small investor in America is the result of our rapid growth in wealth. Those requiring capital go to places where it can most easily be secured, that is, the great financial centers. Heretofore it has not been necessary to cultivate the small investor by offering him secure and attractive investments, and nothing has yet come into existence that gives him such opportunities.

CHAPTER III

Influence of Saving on Character

"HOME ownership means good citizenship." This expression has a much wider significance than is usually given it. The small property owner is usually a man tempered and disciplined by self-sacrifice, so that he respects property, whether his own or his neighbor's. The ownership of any kind of property makes for conservatism. Prevent the acquisition of property, or destroy the property of individuals, and you create radicals; destroy hope and you destroy responsibility. Study the industrial life of different nations, and it will be found that in those where the purchase and transfer of property are made easiest, internal peace is most secure. Where hereditary privileges exist, or monopolistic methods are permitted, the spirit of unrest is in the ascendant and is increasing.

When one sets aside a part of his earnings for future use, he takes an important step in developing self-control. The complexities of modern life, coupled with the many opportunities for self-indulgence, make this step a difficult one. Few temptations are harder to overcome than that to spend one's money when he has it, and persons of modest incomes and heavy responsibilities deserve much credit for such an act. While it is not especially difficult to save from the surplus of one's income above the reasonable requirements of life, saving, where it means real sacrifice, becomes quite another thing; yet few acts have a more potent influence on character building than that of providing for the future. That the single act may grow into a habit of saving, the impulse with which the operation began must grow into dogged persistence. The emotional impulse, strong as it may have been, soon dies out, and sheer grit is called upon. It is this discipline that is inaugurated every time a wage-earner undertakes to carry out a contract involving specific periodical payments.

One of the most important factors in successful saving is the element of compulsion. This element is introduced by the creation of a contract which involves a serious sacrifice in case of violation; such a contract often provides just the stimulus necessary to overcome the temptation to yield to an immediate need or desire. In a contract involving a compulsory feature, the loss or forfeiture following violation may be sufficient only to compensate for the actual loss to the first party to the contract, or the provision may be of so drastic a nature as to place an unjust burden upon the second party. A middle course must be followed if the interests of all concerned are to be safeguarded, and the savings banks, the insurance companies and some of the instalment houses are gradually working out the problem upon a more or less scientific basis. Many persons are glad to place themselves in a position where some form of compulsion fortifies their own determination, and when equitably administered such compulsion effects an economic good. The grave feature of instalment sales is not the sacrifice which those must make who tire of their contracts, but the destruction of hopes following unsuccessful efforts at accumulation.

Most unfortunate of all is the case in which one has accumulated for years, paying the price which such saving entails, only to see his holdings swept out of existence by fraud or by the misfortune of inexperienced men to whom he has entrusted his savings. Such cases form a surprisingly large proportion of the total number of instances where accumulations of considerable size have been made. Any estimate of this proportion can be little more than a guess, but from the writer's observation he believes that not less than nine out of ten cases have failed to meet the most modest expectations of the investor. This is the reason why so many small wage-earners invest their money in real estate; there is a certain kind of security to the ownership of real property; the loss is rarely an absolute one, but the profits do not often equal the expectations of either seller or buyer. All losses in investment tend to produce extravagance and discontentment.

Few realize how much the American nation has changed in the past few years in respect to the indifference, or seeming

indifference, of the average man to his future. The benevolent instincts of the rich have grown, and the reliance of the poor on gratuities has kept pace. A small industrial life insurance is the most that many of our working people attempt to place between themselves and pauperism. The pity of it all is that those who have developed technical experience in directing investments do not realize the drift of this nation, and that the prosperous do not recognize the need of our people; it is not dole, but opportunity, that is wanted.

CHAPTER IV

The Sale of City Real Estate on Instalments

SOME space is given in this work to the consideration of two subjects which may seem alien to its general scope. One is a brief history of the writer's experience in the sale of real estate on instalments with the lessons gained from that experience; the other is an outline of a plan for the sale of farms on instalments. On the basis of principles derived from this experience, it is proposed to outline the plan of an organization for distributing securities among all the people.

Twenty-five years ago the purchase and sale of unimproved real estate on small instalments was unknown. The building and loan associations or coöperative banks were first organized for the purpose of enabling people of small means to combine their savings to buy homes. Two decades and a half ago these institutions had gained considerable standing, and in a limited way they did good service for the communities in which they were located. The limitations which they had to meet were natural with the class of men who controlled and guided their destinies. The purely coöperative spirit with which they were incorporated was perhaps theoretically sound, but in the hands of men inexperienced in finance the result was not always satisfactory. The coöperative method does not generally work well in new enterprises, or in the pioneering period of great undertakings. Obviously it will not work well if the men making up the personnel of the organization are not actuated by a high sense of obligation and controlled by high ideals. Wherever coöperative banks or building associations have been in the hands of the right type of men, trained in the practical details of the business with which they had to deal, the history of such institutions has been good. Most of the abuses have come from the entrance of men not actuated entirely by disinterested motives. These coöperative associations for the purchase of

homes have passed through various stages of popularity, probably occupying to-day a field of lesser relative magnitude than they did twenty-five years ago. Had they made a legitimate appeal to the self-interest of the best type of men, or shown possibilities of personal profits through efficiency and constant devotion to business, they might have had a greater development. It should also be said that the coöperative banks did not directly sell real estate on instalments; their province was to accumulate the combined savings of their members, and lend the amounts necessary to buy a home in the ordinary manner. As these loans were paid back in instalments, the coöperative banks and building and loan associations are justly entitled to the credit of being the first in this field.

Far greater has been the development of the instalment real-estate business established on a commercial basis. Twenty-five years ago the usual method of buying real estate was by the payment of a comparatively large part of the price, the passing of a deed and the execution of a mortgage for the unpaid balance. Under these conditions the purchase of a plot of ground upon a small payment and the execution of a deed involved the possible foreclosure of the mortgage with considerable loss to the mortgagor. The writer, believing that the purchase of a piece of ground could be made the basis for borrowing money and building a home, finally devised a form of instalment contract which he termed "a bond for a deed," and which is to-day practically the form used by all dealers in real estate on instalments. The idea was borrowed in its general form from an ingenious but somewhat unscrupulous scheme to sell unavailable land in a distant state, but the use of this contract in 1886 is believed to have been the first instance in which an instalment contract for the sale of real estate was used in a large way on property available for immediate improvement. The success of the initial undertaking quickly led to the general adoption of the method, and the movement has spread to practically every community in the country. Together with the development of electric transportation, it has changed the face of cities, opening the possibility of a home to every wage-earner. It is finally extending to higher types of property and is being taken advan-

tage of by men whose incomes range from five to ten thousand dollars per annum. Furthermore, it has lost all social stigma, and has taken its place among recognized economic institutions. A few years ago a business man hesitated to lend his endorsement to an instalment real-estate business; to-day some of the best men in the country are engaged in it. This growth in respectability has come largely from the efforts of a few men who saw in the business the germ of great social service. The type of people building homes in this way has improved as the educational process has gone on. Even the socially ambitious home-seeker is learning the meritoriousness of the opportunities that it affords.

As far as the purchase of homes is concerned the instalment business has been thoroughly organized and developed. For the past two years the writer has assisted in a suburban operation established on the highest ethical basis. Several million dollars are being devoted to the provision of homes under nearly ideal conditions and to the setting of standards in architecture, platting, street improvement and embellishment that can be followed by others engaged in this business. The work was originally instituted in the belief that the instalment business, applied to home construction, was far from ideal, and that in many ways radical results could be accomplished by an undertaking of this kind. While not sharing entirely the belief of some of the public-spirited men engaged in the work, the writer did believe that where money making was not the exclusive purpose of a real-estate operation, things could be accomplished far beyond the actual results attained in ordinary practise. Two years' observation of this great social work have led to the conviction that while much can be done, the results will by no means be revolutionary, but will come largely from the adoption of prevailing real-estate methods, enriched by the coöperation of the ablest men in the country in their respective lines. This work has the benefit of the best talent in architecture, landscape gardening, topographical arrangement and business organization, and it will afford a conspicuous demonstration of the effectiveness of highly skilled service and perfect organization. Yet these results are possible largely because of

the advances already made in home production under competitive conditions.

In the past few years corporations have been formed for the purchase of improved city real estate of the best type, and the sale on instalments of the securities therefor. This is another step in the extension of the instalment business and in the enlargement of the field of investment where rich and poor have equal opportunities.

The purchase of suburban or residential real estate by those who are solicitous to own their own homes is always desirable, although, as an investment, suburban real estate is not always attractive. One general principle of real-estate values may be laid down: Any real estate which can be duplicated at pleasure will receive the benefit of a minimum income and increment. This rule may be applied not only to suburban real estate, but to other forms, such as office buildings, lofts and apartment houses. The element of monopoly is essential to the best results in real-estate income, and while strategic ground locations such as corners or inside lots in attractive retail sections possess some monopoly characteristics, residential locations have less, and the air above the ground floor has none whatever. Of course exceptional circumstances may make any type of property worth purchasing, such as specially low price, extraordinary improvements in the vicinity of the property, or the absorption of poor suburban villages by a city from which rich revenues can be drawn for schools, streets, water supplies and other improvements. Generally speaking, however, one is not justified in buying suburban real estate without the ultimate purpose of building a home or creating a compulsory saving fund. On the other hand, real estate used for business purposes, and especially for retail business, if bought properly is usually a good investment, particularly so when it earns an income, is not too heavily burdened with buildings and is in a growing city. Another rule to be kept in mind by those contemplating investment in real estate is to buy as large a proportion of land and as small a proportion of brick and mortar as is consistent with a fair income; for buildings invariably depreciate in value, while land almost always appreciates. Therefore the decrease

in the value of the building must not be sufficient to offset the increase in the value of the land; otherwise the increment is destroyed.

The business of purchasing city property for the benefit of small investors is one that is rapidly growing and that has at present some of the disadvantages of its youth. The general merits of the scheme and the willingness of people to invest are attracting a good many persons of low business standards. An important point to be kept in mind at all times is the personnel of the directorate of the promoting organization, with reference not only to business standing, but more particularly to experience in the real-estate business. No better recommendation can be given a concern than that it has been successful in the past on its own account and on the account of those who have entrusted their funds to its care. Good men often lend their names to enterprises whose weakness they have not the necessary training to discover; they themselves, no less than those led by them, are the dupes of designing schemers.

It may be well here to touch upon another weakness in this new and growing business, a weakness which is not yet developed and which comes largely from the limited experience of those engaged in the business. Real estate is not a quick asset; demand for it depends upon certain conditions, and any necessity which enforces a sale prior to the actual demand always results in a sacrifice of greater or less magnitude. Movements in real-estate price levels are in waves of comparatively long duration, as distinguished from the short and sharp fluctuations of the stock market. Therefore, one of the essential elements in successful trading in real property is the ability to hold it until demand comes. Many of the real-estate securities now offered to the public are in the form of short-term bonds of about ten years' duration. Those who have had wide experience in real-estate operations would hesitate to accept funds to invest in city property where the obligation to repay the principal matured in so short a period. In suburban developments where the property is purchased for immediate improvement it is possible to put an undertaking through successfully in this short time, but in city property such a policy would be danger-

ous. In case it were not possible to sell the property within this limited period, the only way to meet the bonds upon maturity would be by an issue of similar new bonds. This develops into a sort of continuous performance that is very expensive, and liable to mishap in case of loss of confidence at any stage of the process. The only safe way to offer securities representing interests in high-class improved property is through the issue either of long-term bonds or of stock. Stock is a permanent investment of capital. It is not subject to withdrawal. It gets all the benefits that come from the increment and earnings of the property, and has all the security of bonds which are bonds in name only, inasmuch as they represent equities subject to underlying mortgages. The obvious disadvantages of stock issues come from the fact that the investor cannot in good faith be promised the return of his capital, except in so far as a general market is created for the securities of the company by its growth in reputation and by the strength of its purchases. The history of companies engaged in this class of business has thus far been too short to create a general market for their securities, even where they have been markedly successful, but they can afford to wait the gradual growth of genuine public confidence. The above criticisms are not intended as captious objections to the methods so frequently adopted in this department of the real-estate business. Such securities, it is believed, are usually offered in good faith; the fault is that of optimism and inexperience.

To recur to personal experience, some six years ago the writer organized a series of companies for the investment of instalment money in high-class retail business property. This corporation was organized upon the following basis: The net receipts from the sale of stock were to be invested in the best type of property available in New York and other cities without any charge against the company on behalf of the management, other than for clerical services and the services of other necessary employees. The first 5% of the net earnings of the company were to go to the investor, and all excess profits were to be divided equally between the investor and the promoting organization. Preferred stock was issued to the in-

vestor defining the conditions of his ownership. The interest of the promoters in the companies was represented by common stock entitled to one-half of the earnings over 5 % per annum. The 5 % dividends were to be cumulative, and if not paid in any year were to be the first charge on the subsequent earnings of the company until the full 5 % per annum had been paid.

These companies were organized under the laws of the state of New York and were entitled First, Second, and Third United Cities Realty Corporations. Altogether about three million dollars worth of the preferred stock was sold. Owing to the newness of the plan, the cost of selling was necessarily high, and this charge affected the earnings, as such selling cost had to be met out of the money received in payment for the stock. Even with this handicap, none of the companies has paid less than 5 % regularly. The Second United Cities Realty Corporation for several years paid from earnings 5½ % to the investors and an amount equal to ½ % to the promoters, while the first corporation is now paying 6½ % to the stockholders and 1½ % to the promoters. Each company has accumulated a considerable surplus, and in addition enjoys substantial increases in property values, which increases will ultimately go to the benefit of both preferred and common stock. As yet there is not much market for the stock, the companies being practically unknown to the large investing public. Recognizing the evils which so often arise in efforts to manipulate stock and create a market for it, the promoters have made no effort whatever to establish a general market. This has worked some hardship upon those who have been obliged to sell their stock, as it has not given them the advantage to which they were legitimately entitled by virtue of the intrinsic value of their properties; but in the long run such a policy will be better for all concerned.

In the spring of 1908 the sale of stock on instalments was temporarily stopped, not because it was harder or more expensive to sell stock, but because it was extremely difficult to find good investments. The real-estate market the country over had enjoyed a considerable rise, and the immediate future did not look bright as to the ability of tenants to pay rent. As real estate is the last kind of property to feel the effects of prosperity

or adversity, experience led to the conclusion that a few years of stationary if not declining rents were to be expected, so that earnings might for a time be less. Of course, this condition will gradually pass away.

The main purpose in outlining the history of these corporations at length is to indicate the lines on which such real-estate companies should be formed. Apparently we are at the beginning of a tremendous extension of investments in high-priced improved real estate. The business is stable and dependable, and it will give the small investor opportunity on equal terms with the capitalist. The present disadvantages under which it labors, namely, a limited demand in the large markets for its securities, and the temptation to offer doubtful ones, will gradually disappear. The pioneer work has been done, and the next twenty-five years will probably see as extensive growth in this line of business as the past twenty-five have witnessed in suburban development. In fact, the instalment method has taken possession of real estate. It can be applied equally well to personal securities, though its application there will be somewhat more difficult.

CHAPTER V

Selling Farms on Instalments

THE instalment business has as yet never been extended to the sale of farms. In all likelihood the reason for this is that few men familiar with farming know much about the business problems involved, notably the function that advertising plays in modern business, the difference between legitimate wholesale and retail values of land,—*i. e.*, the difference between the price at which a large farm can be bought on conditions favoring the buyer, and the price at which it can be sold in small farms on liberal terms—the methods of constructing an organization for selling and the knowledge of finance necessary to carry on the business in a large way, all of which are prerequisites to success. Yet the purchase and sale of farms on instalments should be comparatively simple, and as a business it contains so many attractive features that it will grow automatically once its practicability is demonstrated. It should be profitable both for the developer and for the buyer. As in many other lines of business, no one has the courage to take any serious initiative risks, but the enterprise once established, many can improve its methods and increase its efficiency.

This system of real-estate distribution will do much toward solving some of the problems of our agricultural life. The disadvantages of country living affect all agricultural classes, but on the farm laborer they fall heaviest. Under present conditions, be he either ignorant or intelligent, he is almost of necessity tied to a life of tenancy. His wages are low measured in cash, although he receives additions in fuel, food and services sufficient to make his gross earnings fairly equal to those of the city worker. But his cash wages measured in dollars are so small, the opportunities for deposits corresponding to those in savings banks are so inadequate in the country, and the laborer's general training along economic lines is so meager, that few of the farm laborers of the country actually save much money.

The ordinary methods applied to the purchase and sale of real estate in country districts still further discourage the saving habit. The sale of a farm almost invariably involves large initial payments, for the uniform practice is to give a deed and take back a mortgage. The seller must face the possibility of injury to his property through misuse and neglect and the expense of foreclosure; therefore in self-protection he demands a cash payment to offset such loss or risk. The conditions surrounding the vending of farm lands are exactly the same as those in suburban real estate twenty-five years ago, and the need for a radical change of method is quite as great. Prevailing conditions destroy the farm laborer's hope of being able ever to own a place of his own. If he is ambitious, he is inclined to seek other fields of employment which hold out attractive promises, or to go west where cheaper lands offer him a better chance, and where the instalment method is used to some extent. The more ignorant type of laborer eventually loses his ambition, and becomes careless or inefficient. While this is true of the single man, the situation of the married farm hand is even worse. The expense of clothing and medical attention keeps him constantly near a state of penury. As a tenant, his wife and children are a burden to him, whereas as a farm owner both might be, and in all likelihood would be, utilized in increasing his earning capacity. Under existing conditions governing the purchase and sale of agricultural lands, the average farm laborer is almost predestined to the life of a tenant. We are actually witnessing a development in farm ownership over many parts of the United States which is quite as great a menace to our national health as the situation in regard to personal property, namely, a condition of absentee landlordism and tenant population.

In some parts of the country comparatively few of the farm owners occupy their lands, but live in villages and towns and lease their property. If it is made easy for an intelligent hard-working farm hand to buy his own farm, the question of utilizing waste and under-tilled land will at once be solved, the drift of farm hands to the cities will be stopped and in a certain degree the cost of living will be cheapened by the equalization of population between city and country.

Taking up a study of the instalment business as applied to farms, we meet at the outset one fundamental difference between this business and the sale of homes or securities on instalments. The buyer of a home or of personal securities earns his living at his trade or business, and applies only his surplus to his purchase. The instalment buyer of a farm earns both his living and his surplus out of the farm itself and he is, therefore, dependent on the land, combined with his own energy, to make his instalment payments and support his family, the family of course having the first claim upon him. If poor land is sold to him, if too high a price or too large a rate of interest is charged, or if the crop is a failure, he has no surplus with which to meet his payments. On the other hand, the city man's investment may fail to meet his expectations without affecting his earning capacity in other directions; therefore, the relationship of the seller to the buyer of a farm on instalments is quite different from the one established with the city buyer of real estate. The necessity of justice to the man who buys the farm makes somewhat more complex the problem of enforcing that adjustment between the rights of the two parties which should be the basis of all business transactions.

In the development of the instalment business, the protection of the seller is the primary consideration; for if he is not protected the whole scheme falls to the ground. It is absolutely necessary to make a business safe as well as profitable in order to get men to undertake it. The general theory of the writer is, that the problem of labor and capital can be solved without any material change in established methods of business, by a continuance of the appeal to the self-interest of men, without any effort to introduce a spirit of philanthropy or charity into the appeal. Therefore, in the working out of the scheme, protection will be given primarily to the seller of the property, and any rights or privileges given the buyer must not infringe upon this fundamental protection.

In the sale of farms on instalments it is necessary in those cases where the buyer, because of neglect or crop failure, does not meet his payment, to guard against the waste which usually comes from the occupancy of property without the payment of

rent. In the sale of personal securities or city real estate, payments are made in cash only. In the sale of farm lands, payments should be made in two ways,—in cash and in labor, the cash to be used to liquidate the obligation which the buyer undertakes, the labor to be utilized to increase the value of the property. This increase due to labor ultimately accrues to the benefit of the buyer, if he is successful, but in cases of misfortune it may be used to carry the worthy buyer over a temporary period of inability to perform his contract and in cases of forfeiture may be utilized for the benefit of the seller.

If a man without capital dependent solely on his own efforts is to buy a farm, the size of his purchase must necessarily be confined to the limit of one man's earning capacity. The unit of property to be sold should be not so much a matter of acres as a matter of dollars. After consultation with many practical farmers in the eastern, middle and southern states the writer estimates the maximum cash earning capacity of one man equipped with a reasonable supply of tools to be $250 a year over and above his expenses. Two hundred and fifty dollars, then, must represent the maximum amount a man is to be obligated to pay to cover both principal and interest. If the rate of interest were five per cent and the period of payment of the principal down to a permanent 40 per cent mortgage were about ten years, $2500 worth of property would be all that one man could undertake to purchase. This $2500 worth of property might consist of ten acres or a hundred, taking for granted, of course, that the land was worth the price; for, generally speaking, a given sum of money can be made as easily from ten acres worth $100 per acre as from 100 acres worth $10, the value of agricultural land being based upon its economic rent or earning capacity. So the area of land sold is really of comparatively small importance so long as full value is given.

There are other elements, however, which must be considered in a farm, elements whose lack would make both the $100 and the $10 land unavailable. All farms used for general farming should, whenever possible, contain varied grades or kinds of land. There are certain factors more or less essential to the farmer's success. In the order of their importance they are as

follows: first, a sufficient area of tillable land to employ the farmer's energies and produce the main part of his revenue; second, running water; third, sufficient woodland to supply fuel and the lumber used on the farm; fourth, grazing or unimproved lands to be brought under cultivation during inactive periods of the year. In the subdivision of farms every farmer who buys on instalments ought to be given these four things. The American custom is to buy enough ground to give the man wood, water, upland and bottom, and in this country it frequently takes from a hundred to two hundred acres thus to make up a representative farm. The French custom is better than ours and the same result is accomplished. The farmer is given all of the elements requisite to his comfort by the simple method of subdividing differently. In this country, where land has been so cheap and so abundant, a man feels that his farm must be one solid and contiguous body; in France no such thought is entertained. The little farmer owns his tillable ground and his wood lot two or three miles apart, and his grazing or meadow land probably as many miles from either. The French farmer lives in the nearby village, and goes out to his land in the morning, returning in the evening. We, however, are not obliged to resort to such extreme measures as this.

Assuming we own an improved farm of 200 acres, and assuming that the farm hand is capable of buying 40 acres, we sub-divide the 200 acres in such a way as to give each one of the five buyers all of the requirements necessary to his comfort, and furthermore by a series of roads or rights of way to give him direct access to all of his property. Therefore he is in almost the same position as if he owned the entire 200 acres, for he can go from one part of his property to another just as easily as the original farmer could go from one part of his big farm to another part. The houses should be placed fairly close together near the center of the sub-division. This can almost always be done, and it gives the farmer's family the advantage of having near neighbors, and furnishes opportunities for coöperation. The houses however should be far enough apart to permit the women to raise poultry without interference. The plan gives ample garden space, and yet the houses

are near enough together to make visiting easy, enriching the social life and giving many advantages. It permits the common ownership of certain farming necessities which would otherwise be out of the reach of the small buyer. It is possible to have a common workshop and mill where lumber can be sawed, winter wood cut, corn ground into meal, and the thousand and one other things done which are possible with the modern gasolene motor of small horsepower. The motor can also be attached to a well, pumping water to the various houses. The common interest of the members in their small communities will develop in many other ways. In fact, the condition of the buyer on instalments in these little communities will be better than that of the ordinary farmer, and this is the end for which we are striving. If we can create communal life while we are making it easy for a man to buy his home, we are adding one more element of strength to our scheme.

The development of the suburban business necessitates the wholesale purchase of large bodies of land, as compared to the individual parcel bought for a home—that is to say, the combination of many units is required to make a suburban village successful. It is not necessary to purchase as large a number of parcels or units for sub-division in the sale of farms on instalments. To illustrate: In a successful suburban real-estate development, one must purchase not less than two hundred to one thousand lots or plots in order to insure a homogeneous development. In suburban property it is important to protect the community with certain restrictions. It is further necessary to provide certain public-service utilities, such as water, electric light and sewers. These things can be done economically only in a wholesale way, and where the number of persons benefited is large enough to warrant the outlay. In the sub-division of farm lands no such methods are required. The minimum size of a body of farm land to be sub-divided should be such as to make it available for perhaps not less than five units or small farms, but the size of the tract to be sub-divided is a factor of subordinate importance to others. A prerequisite to success in either farm or suburban development is the exercise of care in the selection and purchase of the land. Not every farm will

lend itself to sub-division, and many farms are held too high to make sub-division practicable. It is necessary also to take advantage of a favorable market. The saying, "That which is well bought is half sold," has no more fitting application than in this business; yet no more intelligence is required in the purchase of farms than in the purchase of suburban properties, though somewhat different training is obviously necessary. The same intelligence should be used which would be exercised by a shrewd and careful farmer who had the whole country to select from; for it is not necessary to go to a good market for selling farms, but where farms can be purchased at the lowest price, value considered. There will always be buyers of farms on instalments if prices and terms are right.

Assume that a piece of property, containing 200 acres or five farms, has been bought for $6,000. If this farm has been well bought, it should lend itself to sub-division and should sell at retail on easy terms for about $10,000, or the five farms at an average of $2,000 each. The price is not unreasonable and is not beyond the purchasing power of the small buyer. Through his individual work the property should be worth in the end in cash all he has paid for it, perhaps more, having afforded him a living in the meantime. These five farms should contain about the following allotments of land of various grades: 10 acres of first grade land, 10 of second and 20 of third. Assume that the man who wishes to buy has not over $50 in cash, with the absolutely necessary equipment such as a horse and suitable farming tools to work his farm the first year. As his willingness to work is to be utilized no less than his cash, it is necessary to place upon him the responsibility of doing all the work on the farm necessary to its improvement which he can do, and to sell the farm to him in as crude a condition as possible. In this way he increases the value of his own possession if he finally succeeds in paying for it, and increases the value of the security in case he fails. The man makes a contract to give two things: first, $200 per annum, $100 of which is applied the first year to the principal of the debt, and $100 to the interest, the payment on principal gradually increasing as the interest payment decreases, liquidating the entire debt in fourteen to

fifteen years;[1] second, 75 days' work each year to be applied under direction of the seller on the farm itself, outside the work of making and harvesting the crops. This work can be given at odd times during the year, and mostly in the winter months when the farmer is ordinarily idle, or if industrious, actually engaged in the same tasks which are here enforced by contract.

There should be already constructed a two-room house, simple but substantial, to which additions are to be made according to contract. Suitable but minimum shelter for stock and wire for fencing should also be provided. Each year the 75 days' work should be given to the following tasks, which are stated in the order of their importance: the fencing of the property; the enlargement of the house; the extension of the stable; the construction of outbuildings; the clearing of land; the planting of fruit trees; and the development of the fertility of the soil. All these things go toward making the property worth more money in cash to the buyer in case he succeeds in his undertaking, and to the seller in case he fails. In this way the farmer's work is constructive. He cannot complain of the requirements of the contract, because he is required to do only those things which he should do for himself, and which he would do in any case were he ambitious to make as much of his farm as possible. His point of view is no longer that of a tenant whose purposes are best served by getting everything possible out of the land during his short period of occupancy, but of the owner who can see the benefits of his industry accruing to himself. Obviously, his wife is capable of adding to the family earnings by raising poultry, growing small fruits, making butter and carrying on other similar activities, and it is an advantage to the seller to make it possible for her to get a start in this direction. Cash payments can be made at the banks after crops are harvested.

The administration of a business of this kind is very simple indeed. One low-priced superintendent can supervise the contract requirements of a large number of farms. It is not neces-

[1] Presumably it would be unnecessary to pay the entire principal, as there should be no difficulty in negotiating a permanent mortgage of 40%, 50% or even 60% of the purchase price, which would materially shorten the instalment period.

sary to have the close supervision which is required in renting farms on shares or crop rents and seeing to the honest fulfilment of the conditions of tenancy. All that is required is to see that the work laid out for the year has been done at the end of the year, forfeiture, if necessary, being the price of neglect. In case of crop failure either in whole or in part the security is ample, and the contract can be extended without danger of loss, for a valuable service must be performed each year according to contract. In case a purchaser must be dispossessed, the property is in constantly better shape to be sold to a new buyer. Naturally success in selling farms on instalments depends upon giving the instalment buyer a better opportunity than he has at present. A legitimate profit may be made in the difference between the wholesale price at which property can be bought and the retail price at which it can be sold under easy conditions of sale, and at the same time opportunities of great value may be given to the poor farming tenant or laborer.

THEORETICAL SUB-DIVISION FOR PURPOSE OF SHOWING FINANCIAL OUTCOME

Diagram No. 1

This farm containing 200 acres can be purchased for $6,000, or $30 per acre, on the following terms: 40% cash, $2400; balance, $3600, on a long term mortgage at 5% interest, with a release clause providing for the release of any one of the sub-divisions upon the payment of a proportionate part of the mortgage indebtedness. We divide the property, as shown on diagram, into five sub-divisions of 40 acres, each designated as sub-farms A, B, C, D and E. These sub-farms happen to be of equal area, but the area might be of unequal size, also the selling price, without militating against the plan—in fact, in some respects simplifying it by giving a diversity of choice.

At points numbered 1, 2, 3, 4 and 5, as shown on diagram, two-story houses of two rooms each are constructed. This type of building permits the addition of one or two-story extensions, and is the most practical beginning for a larger dwelling. Five wells and five sheds or outbuildings are also constructed, and wire or lumber is furnished to each purchaser. The writer estimates that the five houses would cost $1500; five sheds or outbuildings $625; wire or lumber for fencing the five farms $375; total $2500. These expenditures added to the cash payment of $2400 on the land make a total investment of $4900.

Five contracts of sale are entered into in the autumn, each involving the sum of $2500, which includes 40 acres of land at $50 per acre, and the actual cash invested in the improvements of each farm, *viz.*, $500, the entire amount bearing interest at the rate of 5% computed annually. The contracts provide: first, that the buyer pay annually $50 in cash; second, that he give each year under the direction of a superintendent seventy-five days' labor to the improvement of the farm outside of the regular work of operating it. This work will vary each year, and to a certain extent vary on each individual farm, owing to the conditions which must be met, but it is all in the direction of putting permanent improvements on the property, that will increase its value to the buyer, and also increase the measure of protection to the seller. The contract further provides that the buyer shall pay an amount equal to 10% of the purchase price each year, which will be applicable to the payment of interest, and the liquidation of principal. (Necessarily, provision should be made for privilege of pre-paying in case of unexpected prosperity, and in case of crop failure payments can be safely extended, by virtue of the work done in improving the farm.) At the end of ten years the indebtedness is reduced to about $1000, or 40% of the purchase price. The seller could now safely convey the property and take a mortgage for the balance. This mortgage could be disposed of to any lending institution.

Following is a statement showing the probable profit:

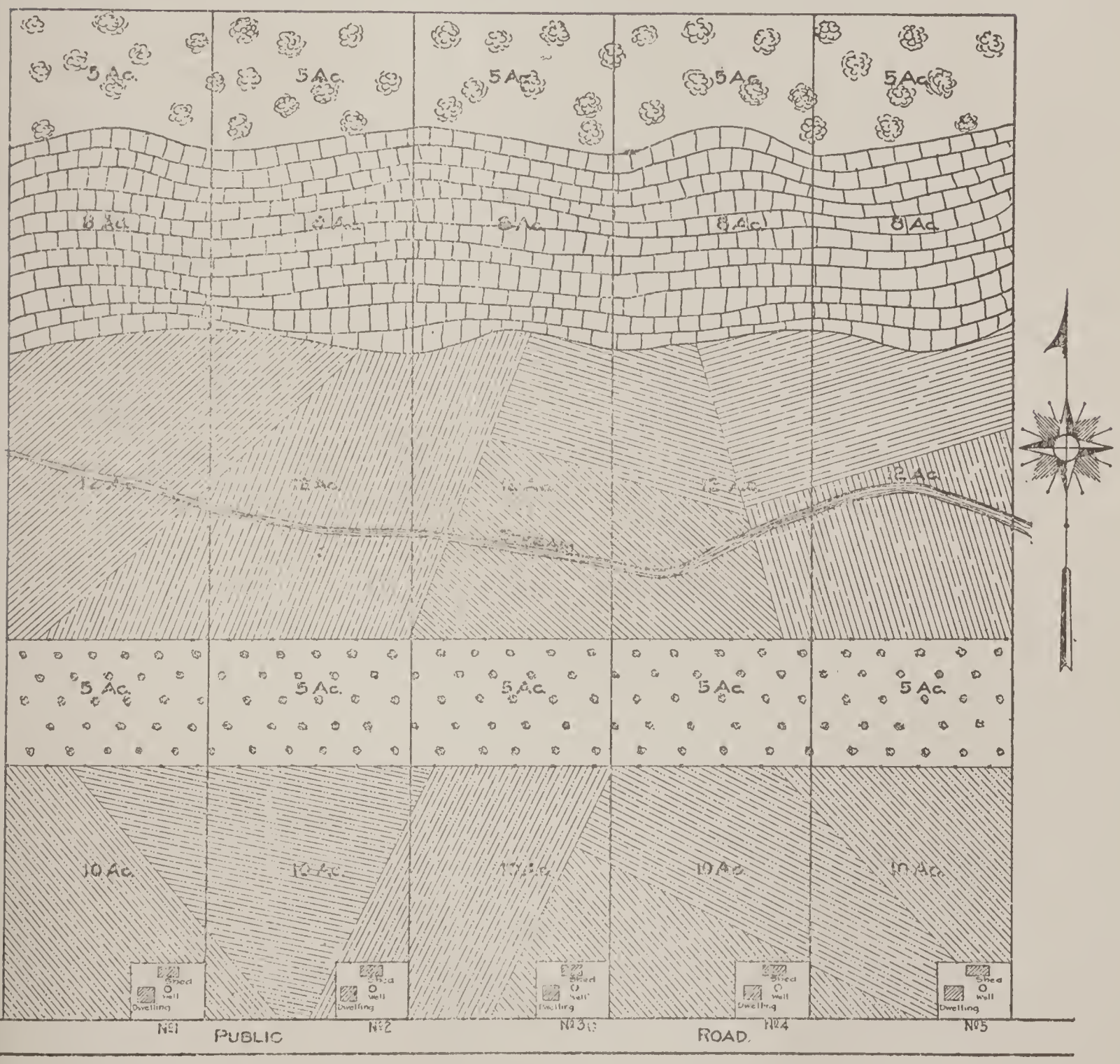
Debit		*Credit*	
Cost of farm	$6,000	Selling price of five sub-farms at $2,500 each	$12,500
Improvements	2,500	Interest on above for average of five years at 5%	3,125
Total investment	$8,500		
Interest on above for average of 4 years at 5%	1,700		
Ten per cent of total selling price for expenses	1,250		
Profit	4,175		
	$15,625		$15,625

DIAGRAM №1

KEY.

BOTTOM LAND	SHOWN	
WOODLAND	.	
ROCKY HILLSIDE	.	
CLEARED UPLAND	.	
ORCHARD	.	

SCALE
0 50 100 200 400 600
JWK



THEORETICAL SUB-DIVISION OF A FARM IN VIRGINIA FOR PURPOSE OF SHOWING PRACTICAL APPLICATION OF PLAN.

Diagram No. 2

A farm of 200 acres in Culpepper County, Virginia, is shown. A sub-division has been made to meet the actual conditions to be found on this particular farm. The sub-farms vary in area, character and price, and give some choice of selection to meet the especial requirements of farmers desiring to take up different kinds of farming. The public road runs through the northerly portion of the farm. In addition a lane 30 feet in width is open east and west just south of the center, giving access to the public road through a 20-foot lane between sub-farms X & Y, and also giving common access to a stream of water, crossing the lane on the easterly side of Y. At this point a public or community workshop could be constructed. Although the river bounds the whole property on the south, it has no especial value, as the banks are high and steep.

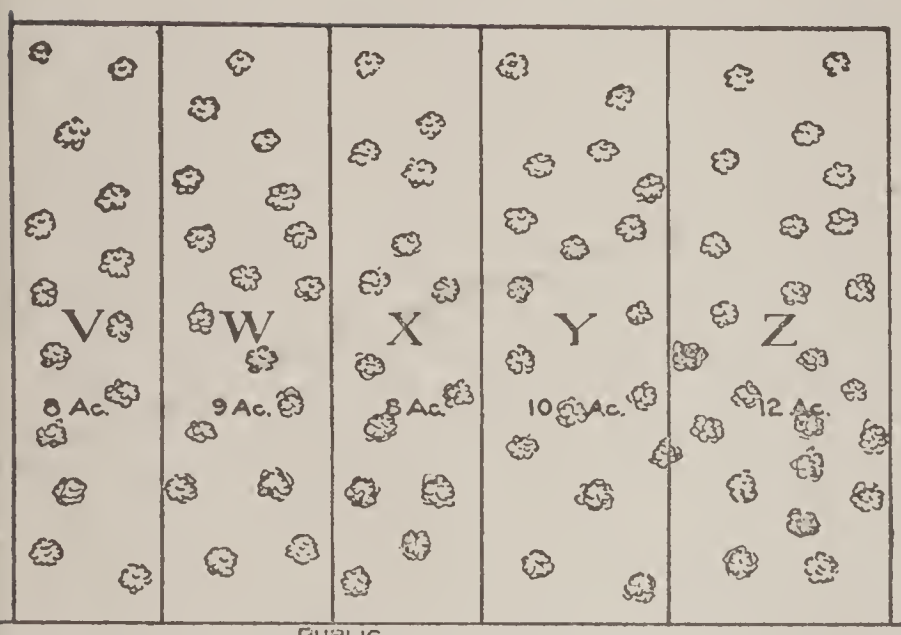
The advantages of sub-divided ownership in this particular 200 acres of land are quite apparent. Each farmer owns all the factors which go to make up a self-sustaining farm, and each sub-farm contains about all the land one man can cultivate without hiring help. This farm has no greater possibilities for sub-division than hundreds of farms in almost every county in our agricultual states.

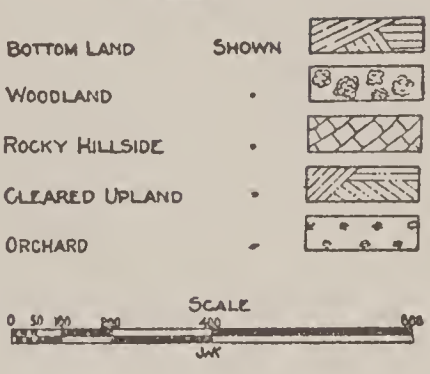
The following tabulation shows the proportions of land of various kinds which go to make up these 5 typical sub-farms, also the price at which each grade of land is sold :

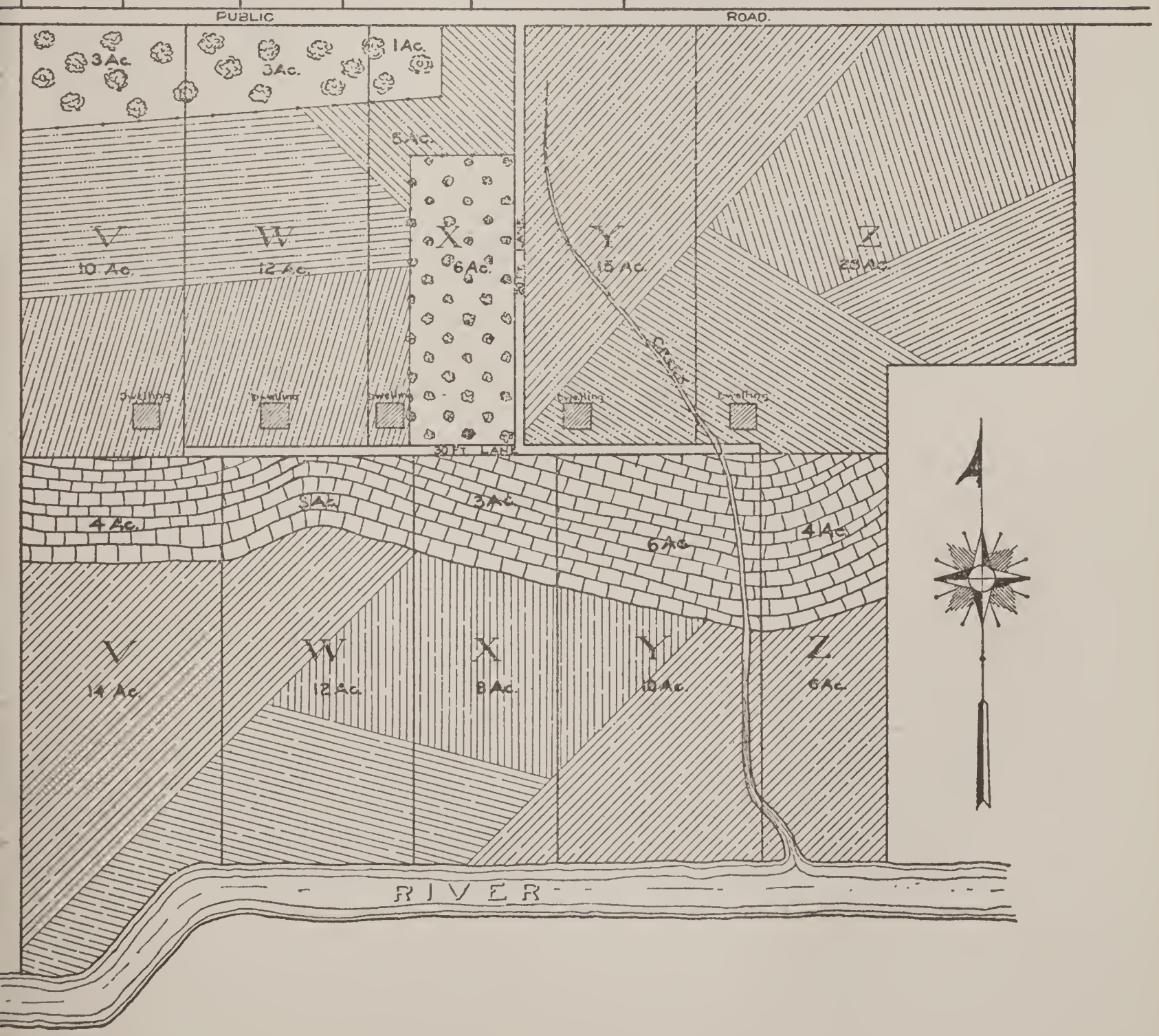
Bottom	50	acres at	$100	per	acre	=	$5,000
Woodland	54	"	"	20	"	"	= 1,080
Rocky hillside	20	"	"	15	"	"	= 300
Cleared upland	70	"	"	40	"	"	= 2,800
Orchard	6	"	"	125	"	"	= 750
Total	200	acres		Selling price		=	$9,930

	Farm V		*Farm W*		*Farm X*		*Farm Y*		*Farm Z*	
Bottom	14a	$1,400	12a	$1,200	8a	$800	10a	$1,000	6a	$600
Cleared Upland	10a	400	12a	480	5a	200	15a	600	28a	1,120
Rocky Hillside	4a	60	3a	45	3a	45	6a	90	4a	60
Woodland	11a	220	12a	240	9a	180	10a	200	12a	240
Orchard					6a	750				
Total Acreage	39a		39a		31a		41a		50a	
Selling price		$2,080		$1,965		$1,975		$1,890		$2,020

DIAGRAM №2.


V
8 Ac.
W
9 Ac.
X
8 Ac.
Y
10 Ac.
Z
12 Ac.


KEY.
BOTTOM LAND SHOWN
WOODLAND
ROCKY HILLSIDE
CLEARED UPLAND
ORCHARD
SCALE
0 50 100 200 400 600
JWK


PUBLIC ROAD.
3 Ac.
3 Ac.
1 Ac.
8 Ac.
V
10 Ac.
W
12 Ac.
X
6 Ac.
Y
15 Ac.
Z
23 Ac.
Dwelling
Dwelling
Dwelling
Dwelling
Dwelling
30 FT. LANE
4 Ac.
3 Ac.
3 Ac.
6 Ac.
4 Ac.
V
14 Ac.
W
12 Ac.
X
8 Ac.
Y
10 Ac.
Z
6 Ac.
RIVER

CHAPTER VI

AMERICAN MUTUAL INVESTMENT ASSOCIATION

WE turn now to the specific subject which has given rise to this work. Thus far we have attempted to show the limitation of the opportunity for investment open to the average man, the need of larger funds for national development, the capacity of the wage-earner to save, the influence of saving on character and the manner in which this saving instinct has already been gratified in real estate. We shall now attempt to outline a practical organization of national scope devoted to equalizing investment opportunity for all classes, showing the main characteristics of such an organization and the methods through which it may be established on a sound financial basis.

A mutual association should be formed to buy different classes of personal securities, such as stocks, bonds, notes and other forms of liens or equities, and to sell for cash or on instalments either such personal securities or shares representing fractional interests in groups or blocks of them. This organization should be incorporated under the laws of such states as offer advantages for an undertaking of this kind. Preferably the association should be non-profit-making, either distributing any net earnings from time to time among the certificate holders or applying its available surplus to decrease the cost of conducting the business. The board of trustees should be made up of representative men in various departments of activity, the majority obviously financiers; for they are constantly in touch with the great investment opportunities, and financial skill and training would of course be indispensable. Other classes also should be represented; the board should contain social workers, leaders of the laboring classes and of labor organizations, professors of political economy in educational institutions and representatives of the agricultural population. The association should aim to train the common people in a just comprehension of the principles

of business, the character of securities, the methods employed in the management of great corporations and the legal and moral rights of the parties therewith connected. It should likewise teach those engaged in corporation management the value of a diversified ownership of their securities and the importance in these modern days of completeness of reports. It should teach small savers the opportunities for legitimate and conservative investment, the nature of corporate life and the methods of corporate management. It would thus develop a more discriminating regard for the rights of property, no matter what the form of ownership may be.

The primary function of the American Mutual Investment Association (which name we will temporarily adopt for want of a better one) is, however, the purchase from time to time of the best investment securities of different classes that are offered to the public, and the distribution of these securities on terms economical for the buyer and in units that will put them within the reach of the smallest saver. It would be well to extend the opportunity for investment to different kinds of securities, ranging from the more conservative bonds and stocks yielding 4½ % to securities of a more speculative character, protecting the buyer in every instance by calling his attention to the exact nature of the security he is undertaking to purchase, so that no one may be tempted to undertake an investment of a particular class in the expectation of getting a greater income than the security warrants or greater security than the income promised warrants. This can be best accomplished by a method of classification which will clearly show the nature of the investment. To illustrate, types of investment securities dealt in might be divided into the following classes: first, the conservative group, embracing bonds, stocks and trust shares yielding 4 % to 5 %; second, semi-conservative, 5 % to 6 %; third, semi-speculative, yielding 6 % and upward. It should be made possible for a man to invest in a specific stock or bond; but probably the largest business done would be in the sale of certificates of interest in blocks of securities. The business of the corporation should be conducted with the same energy as that of a savings bank or life-insurance company, putting back of it the construc-

tive abilities of the best talent available, with ample pay for services rendered; for it is impossible to make a success of any organization of this kind where self-interest does not play an important part. The only restriction is, that the promoters or trustees should have no interest in the profits, and their relations to the concern should be like those of life-insurance or savings-bank trustees.

It would be advisable to organize a selling department or corps of agents similar to those of a life-insurance company and equally efficient. It would be important to advertise aggressively and in the best periodicals of the country; in fact, to build up a selling or distributing department able to compete with the best in the quest for business.

The terms upon which securities were sold should be of the simplest nature. A contract might be sold involving the investment of a thousand dollars upon an initial payment of not over ten dollars and monthly payments covering a period of from five to ten years. Obviously it would be impossible to deliver a block of stocks or bonds of the aggregate amount purchased upon the initial payment, but in cases where a man desired to invest in a particular stock or a particular bond the fund should be carried on deposit at a given rate of interest until the instalments and interest equaled the amount necessary actually to purchase the securities, when this could be done and the unpaid balance liquidated by the contract payments. For example, when 25 per cent of the purchase price was paid in, the association could purchase the particular securities in the open market, if it had not already acquired them.

By far the largest amount of business to be done, however, would be in the sale of fractional interests in blocks of securities rather than in the sale of specific securities. To illustrate, assuming the selling capacity of the association in the year 1912 to be $50,000,000 of group 2 (semi-conservative contracts), at the end of the year 1912 these contracts would all be combined under the head of "consolidated syndicate of 1912 group 2 semi-conservative." This $50,000,000 would be received, we will say, at the rate of something under ten millions per year, and as received would be invested in securities yielding 5 % to 6 %,

which the trustees considered promising semi-conservative investments. At the end of five years the entire $50,000,000, less forfeitures and surrenders, would be paid in and invested in securities of different sorts. Shares of a par value of one hundred dollars each to represent the fractional interest of holders could be delivered at this time, or earlier if desirable. The shares or units would naturally have a market value corresponding to the average value of the securities in the block or pool and would soon find their level on the exchanges. If listed securities or those having a high standing in the market only were purchased, these shares would soon have as broad a market as the securities themselves, and probably a much more stable one, on account of their broad distribution and consequent freedom from speculative influence. The stocks and bonds bought should be held by the association as trustee, or by an institution selected for the purpose, under such a declaration of trust as was necessary to protect the interests of the beneficiaries and to give the trustee proper freedom of action. The rights of the syndicate should be safeguarded, and at the same time action should be permitted under foreclosure, liquidation sale, or reorganization of the issuing corporation. In such a syndicate the poor man would enjoy all the benefits of the investment, precisely as the rich man does to-day, and would be protected equally with the rich man. The intelligence given to the selection of his investments would be far greater than that now available to the average man, even of large means, and in many instances the investor would get his security at a lower price than that at which it could be bought for cash.

In the distribution of securities on instalments, the management of the business and the cost of collecting instalments create an expense materially higher than that of a cash business. This expense must be met somewhere. As the proposed corporation would have no capital or merely a nominal one, the burden of these expenses must be on the beneficiary. Let us consider this important question and see how far it interferes with the economical operation of the company. All corporations must pay the cost of marketing their securities, whether in the form of underwriters' profits or of advertising. It is incon-

ceivable that a corporation would not be willing to pay as much to place its securities with small holders as with a syndicate of bankers; the fact is, it would willingly pay much more. There is a difference between the price the public is expected to pay for securities in the open market and the price the issuing corporation receives in cash for them. This difference represents either profit to underwriters or expense of marketing securities in some other way than through underwriting. This amount, which represents a large part of the profits of some great financial houses, and at times runs into very large figures, could evidently be saved by the proposed association and could be used to meet the cost of selling contracts and collecting instalments.

While the business should be conducted as economically as possible and as nearly as may be on the same basis as a cash business, yet it should be extended as rapidly as conditions warrant. This extension and the contemporaneous education of the public can be brought about only through the expenditure of large sums of money, and without extravagance very large amounts in the aggregate can be spent and still provide for the small investor a much larger return than is available under present conditions. This increased expenditure can be met in either of two ways. First, it may be done by putting the securities on the market at such a price above cost will offset the expense; but obviously, if the cost ran high enough it would compel the buyer on instalments to pay a higher price for his securities than the cash buyer, which should be avoided if possible. A second and better method would be to pay a lower rate of interest during the life of the instalment contract than is received on the securities themselves. To put the matter in another, and perhaps simpler way, let us treat the payments on contracts as saving deposits accumulated for a specific investment purpose, and let us pay such rate of interest thereon as the corporation can afford. When it is appreciated that in the end the buyer will receive the full amount of the increment which has inured to the securities purchased, and at that time will also begin to receive the full rate of interest paid by the securities, he will be found quite willing to make the temporary sacrifice which comes from the temporary receipt of a rate of

interest even slightly less than he would get from a deposit in a savings bank. In fact, a large percentage of investors will be men who have no access to savings banks, and any interest paid on their investments during the payment period will be more than they can get in their local banks. This is not a theoretical assumption, but has been proved again and again by experience.

To take a concrete case, let us assume that the gross cost of selling securities or contracts is 5 % and the cost of making collections thereon 2 %. We will put aside an additional 2 % for contingencies, making a total expense of 9 %. Let us further assume that the average cost of securities through large purchases and underwritings is 3 % less than the price at which they are offered to the general public. Anyone familiar with the purchase of securities and the manner in which the large bond houses obtain them, knows that 3 % is a moderate discount for an average underwriting, except in the most conservative bonds such as come within the legal requirements for savings banks and life-insurance companies, and these securities would rarely, if ever, interest the association. As the association would stand in exactly the position that banking and bond houses do in buying at first hand, and as it would have an additional advantage coming through the distribution of the securities among the people, it is likely that the average gain would be nearly double the 3 % suggested; but we will confine ourselves to the lesser figure. Assume the earnings on the most conservative class of investments to be 4¾ %, the life of the contract to be six years on the average, and the contract to be for one thousand dollars; then the association has the sum of five hundred dollars in its hands for six years or the full sum of one thousand for an average of three years. If it pays the contract holder 3 % on such an amount of his money as it has in its possession for six full months, it will save about 1⅞ % per annum, or a total of 5⅝ %, which, together with the saving in the purchase of securities, namely, 3 %, would make up 8⅝ % of the 9 % which has been designated as the cost of doing business. There would be other sources of saving through lapsed and surrendered contracts. In all instalment business care must be taken to protect the organization from loss in case of for-

feiture. As previously stated, this protection may go so far as to be a drastic penalty on the unfortunate contract holder, or it may be so moderate as to entail a burden on those who courageously carry through their contracts. The latter evil is as great as the former. A middle course should be followed whereby a person who is unable to carry his contract through will receive a fair return, but whereby a distinct advantage will be given to those who carry out their contracts in good faith. The courageous and persistent investor should get every benefit which comes from his persistence; and further, a somewhat severe surrender or forfeiture clause introduces the element of compulsion necessary to success. It will be found that the forfeiting member expects to stand a penalty and is willing to take in good faith whatever may be determined upon as his allotment, provided all the conditions of the contract as to forfeiture and surrender value are outlined in clear language and explained to each subscriber at the time of signing. There can be no claim of injustice when it is recognized that no inner circle of promoters derive a benefit, but that the reasonable penalties exacted are for the benefit of the business as a whole. In a large instalment operation the surrenders will range from 20 to 30 % of the total amount written. Most of these lapses will come during the first three months of the life of the contract, and on the basis of fair surrender rates the total cash received from forfeitures and surrenders, over and above all expenses on these particular contracts, should be about 2 ½ % of the aggregate cash collected in the consolidated syndicate for the given year. This 2½ % would form an additional fund that could go towards expanding the business or decreasing its cost. The safest method with respect to the payment of interest would be to adopt the policy of the savings banks, namely, to agree to pay to the subscriber the difference between the amount received in interest and the cost of doing the business as determined by the board of trustees. It appears fairly certain that during the life of the contract the net amount paid to the contract holder would average at least 3½ % per annum, and on group 2 (semi-conservative) and group 3 (semi-speculative) should be considerably more. The question as to whether syndicate shares

should be delivered from time to time as paid for, or whether the certificates should be held in trust by the association until the complete contract is fulfilled, is largely a matter of policy.[1]

A corporation formed on these lines should do a volume of business equal to that of a large life-insurance company. It would be well to issue various forms of contracts, some for even longer periods than ten years in order to meet the needs of those who now, through the investment features of the life-insurance companies, vainly attempt to provide for their own support after their earning capacity has ceased or diminished.

A few years ago, before the investigation of the life-insurance companies in New York state took place, over half the total business done by the companies was some form of investment insurance, or insurance in which the investment element entered. While the character of life insurance necessitated investments yielding neither large return nor increment, the demand for investment insurance was so great that practically all life-in-

[1] Dependable information concerning the average earnings on stocks, bonds and other forms of securities, is of great value in judging the financial possibilities of the suggested plan. Trustees of estates are usually men skilled in financial operations. They acquire large experience in the purchase, management and sale of different kinds of property, and their experience should form a sound basis upon which to determine average earnings of conservative property under the management of men of technical skill. The average trustee has usually no access to special information, nor can he take part in the manipulation of stocks. The stock-market gambler makes money rapidly, but assumes risks in proportion. The trustee's first consideration is the protection of his principal; second, rate of income; third, possibilities of increment. It is somewhat difficult to get detailed information for obvious reasons—the trustee is in a confidential relationship with his *cestui que trust*, and can speak only in a general rather than in a specific way; but through careful investigation over an extended period the writer has secured a good deal of information regarding the earnings of trust properties, which, together with such knowledge as he has obtained through his own experience, has shown a much higher rate of earning than would ordinarily be imagined. In determining earnings we must include all increment to capital which is shown in profits, bonds retired at a premium, rights on stock subscriptions and stock dividends. If these are considered, together with the annual dividends, interest or rents, there is little doubt that the return from many trust properties averages from 7 to 9 per cent per annum over a long period of years. The average trustee, or investor, has neither such knowledge nor such power as would be exercised by a great financial investing corporation, and while it would be unwise to promise or anticipate such returns, yet these facts exist, and a mutual investment association would enjoy equally favorable opportunities with the best private investor, and some not available to him.

surance companies gradually drifted into it. Today this has changed. Life insurance is now sold largely as protection, with the investment element purely incidental. Thousands of life-insurance agents have been educated to talk investment insurance. Their incomes have been depleted because they have been deprived of this rich and fruitful field. A corporation like that suggested would find an efficient agency force already trained and easily organized.

Conditions are ripe for the exploitation of this new department of finance. The writer would not hesitate to agree to place anywhere from fifty to a hundred million dollars per annum of these contracts within two or three years after a properly equipped and officered organization was fairly started. The practicability of this scheme has been proved in the writer's own business, where it was necessary to contend with the difficulties which all pioneering enterprises must meet, especially financial enterprises undertaken on novel lines. In the United Cities Realty Corporations, where quite similar types of securities are sold, it was necessary to meet the natural distrust with which the much-abused small investor approaches any new and unknown financial proposition. The promoters, who were frankly attempting to make money for themselves, although along lines of great equity to the buyer, were more or less unknown. Yet, notwithstanding these handicaps, a large amount of securities was sold and if present buying conditions in real estate warranted it this process could continue indefinitely.

The American Mutual Investment Association would enjoy a distinct advantage over ordinary financial institutions in one respect. At the end of each year it would know exactly the amount of money it would have to invest in each of the different types of securities during the entire contract period of five, ten or twenty years. Assume that the output of the association was one hundred million dollars per year, and that of this amount twenty million were sold in group 1 (conservative), sixty million in group 2 (semi-conservative) and twenty million in group 3 (semi-speculative). Making an allowance of thirty per cent for contracts forfeited and surrendered, and assuming the average life of the contract to be six years, the association would be

able to anticipate an income of about eleven million six hundred thousand dollars per annum. These receipts are unvarying through good times and bad, through booms and panics. In the writer's business the receipts from large instalment operations varied scarcely a fraction of a per cent through the panics of 1893, 1903 and 1907. An accurate knowledge of future revenues gives a concern a great advantage in making commitments for investment. If a particularly attractive security is to be offered to-day, it can anticipate its receipts for a number of years if necessary. If, on the other hand, the present market does not warrant large investments, the funds can be put into temporary investments, and commitments may be made a number of years ahead to meet the future requirements of corporations desiring to put their securities into the hands of the people. The association would enjoy another advantage from its ability to place securities in special localities where the distribution might be of great benefit to the corporations issuing them.

The original financing of the mutual association could be done in various ways. Obviously the greatest expense in developing an organization of this kind is the initial outlay. Large sums of money should be used and could be provided by one of the following methods: First, the association might negotiate a temporary loan. This is frequently done in the organization of savings banks where the net income for the first few years would entail an overcharge upon the receipts of that period. This loan could be amply secured and amortized gradually from the subsequent receipts of the corporation. Second, a part of the net receipts from the first series of contracts sold might be set aside to apply to the payment of the capital stock of a promoting organization, which would be sufficiently large to promote a number of the annual syndicates. The money thus advanced could be represented by notes bearing a rate of interest somewhat higher than the average rate of interest derived from the ordinary investments of the association. As the subsequent annual series or syndicates were issued these notes could be proportionately assumed by them, so that at the end of a certain period the entire burden would be distributed proportionately over a number of syndicates, while the money

advanced by syndicate number one would be repaid to it for investment in the ordinary manner. The risk of such a method of capitalization would be almost negligible, as the promotion money would become the first charge or lien on the assets of each series. There would be certain general expenses of organization, such as furniture, books, and the like, which could be charged gradually over a larger number of syndicates and finally liquidated. This method of financing can be done practically without cash. Obviously it may be objected to as placing on the original syndicate an undue risk in case of the failure to float subsequent syndicates. A more attractive method of financing among conservative men might be to organize a promoting or financing syndicate, which could be gradually liquidated in the manner above indicated.

A purely mutual plan of operation is suggested in order to show what could be done without ouside capital and its possible embarrassing entanglements. Were these suggestions purely theoretical, they might be criticized on the ground of impracticability, but corporations have been successfully developed according to both the methods here outlined. The plan has not been applied to the distribution of securities because the same person rarely knows how to handle the instalment buyer and how to deal with great financial undertakings.

An objection may be raised to an organization on purely mutual lines. During the pioneering of any new enterprise, men can scarcely be expected to give the amount of time and energy necessary to cope successfully with the innumerable problems which arise in creative work. Purely mutual organizations are usually later developments, growing up after the ground has been cultivated and after the success of the particular kind of business has been achieved through great individual effort. It may justly be said that men who assume the responsibility involved in building such a structure should receive some of the emoluments arising therefrom.

This objection may be met by a form of organization which has been proved equitable, and at the same time practical and successful. This is a corporation organized for profit, but with the profit so adjusted as to place no burden on the investor, to keep his interest identical with that of the corporation, and ulti-

mately to insure large profits to the successful promoters. This corporation would sell securities in the same manner as the mutual corporation, with this difference, that while no charge whatever would be made for the services of the promoting corporation until after a given rate of interest had been earned for the investors, after that interest had been earned a certain pro-rata of the excess earnings of the enterprise would go to the promoting corporation. To illustrate, instead of issuing to the investor certificates or shares representing exclusive ownership, preferred certificates could be issued providing that the first five per cent per annum of the earnings of the consolidated syndicate be paid to the investor, and that in case the earnings exceed five per cent, the excess be divided equally (or in some other proportion) between the preferred shares and the promoting corporation, which might hold the common or controlling shares as representing its interest. In this manner, the promoting organization would be entirely dependent upon the success of its investments for its profits. The writer has found not only that investors of capital are willing to give up a share of the profits to men who are making a success of their business, but that in most instances they prefer to feel that those who are successful in an enterprise should share in the fruits of their success. Whether the corporation be mutual or otherwise, its constitution should provide that no commissions, emoluments, or advantages of any kind may accrue to the management or board of trustees other than those expressly provided for. If the profit-sharing form of corporation were adopted, there ought to be no difficulty in finding ample capital to place the enterprise on a sound financial basis, and should such a corporation be successful, the profits to the promoters would be exceedingly large through the enormous business done. This type of organization is practical and flexible and has great earning power. The advantage of a purely mutual organization is that its disinterested purposes would be instantly recognized; its ideals would be accepted at their face value; its career would be watched with intense interest, and if it were successful its example would be copied widely. There is little doubt that men of national reputation would be glad to give their services to a movement having such public significance.

CHAPTER VII

Evils of Corporation Control

THE facility with which capital passes under the control of strong groups of individuals creates one of the most serious problems of modern times. The larger the organization, and the more diversified its character, the more easily does it seem to lend itself to manipulation.

The political economist appreciates the gravity of a situation where capitalistic groups gain constantly larger powers over widely divergent enterprises. The problem is complex; it is difficult to define cause or to suggest remedy. The evil of centralization has so insidiously permeated our financial, industrial and commercial life that every serious attempt at decentralization menaces the prosperity of the country. The statement has been made with some semblance of accuracy that a single group of bankers have power to make or destroy any enterprise of great magnitude in the United States. It has also been said that no large organization, however meritorious, has any chance to secure the capital it requires if the business of that organization seriously threatens any property which these great interests either own or have under their immediate protection. It is no longer necessary to buy up legislatures, as capital can do better by managing political parties through banking interests. It is no longer necessary to eliminate competition by absorbing or destroying, as was done in the early days of the Standard Oil Company, for the maintenance of prices with a reduction of output is more economical and less brutal.

Corporations are created upon the presumption that control should rest in a majority of the stock. It usually takes much less than a majority interest to dominate corporations if the stock is widely distributed. The ownership of twenty per cent of the stock of some of the great corporations of this country may carry control of the whole corporation. The facility with

which corporate organizations can be managed has encouraged their use for personal and selfish purposes. In certain types of corporations men use their power as if they were handling their own personal property, and in certain sections of the country business practise gives tacit consent, if not approval, to these methods. "To the victor belong the spoils," is a rule not universally but frequently applied to the management of corporations in America. As distinguished from such usual methods we find, on the contrary, many corporations conducted by men of strictest probity, and in accordance with the highest standards of business ethics,—a fact indicating that abuses of power are not universal or necessarily permanent.

This brings us to a consideration of the final phase of our subject. Granting the need of investment opportunity for the masses, the existence of ample fields for the safe and profitable employment of money and the practicability of the above plan for distribution of securities, what will be the outcome of such a scheme on the evils of control? Will it facilitate control by powerful individuals or will it make it more difficult? Will it tend to accentuate or lessen the abuses of such control? In considering the subject we should keep clear the distinction between control and the abuses of control. By our plan control may conceivably be made more difficult, while the abuses of control are made easier and safer; on the other hand, the facility of control may not be affected, while the evils arising from such control are eradicated.

The best answer to these questions can be derived from a study of the history of corporations analogous in character to the one here contemplated. If it can be shown that corporations in which men of small means have a substantial interest exhibit none or few of the abuses generally prevailing, it is a fair presumption that the same conditions will ultimately prevail in any other class of business in which the small investor is educated to place his savings.

Let us take our first illustration from the savings banks. They are the only large financial organizations in this country in which the small investor has an interest in his investment at the same time direct, simple and intelligible to him. During

the past thirty or forty years a code of legal regulations has come into existence guarding the interests of the management and of the investor to a degree of perfection almost without parallel in modern law. This development has come about gradually, almost unconsciously, as a recognition of the responsibility which is taken by those selected for the guardianship of the savings of the poor. The standards are partly self-assumed by the men selected for the management of savings banks, but they have also grown out of the fact that every depositor is vitally interested in the protection of his property. It is but fair to assume that gradually the same measure of protection will come into existence in connection with corporations engaging in other lines of business, when the ownership of such corporations is sufficiently distributed among the same class of investors.

Life insurance is another illustration, somewhat more complex in character, and less simple as an example. The policy holder is an instalment purchaser, but ordinarily speaking he is much more concerned in life insurance than in investment. The investment feature of a life-insurance policy is incidental. At the time of the great insurance investigations the first thing the life-insurance companies did was to bring forth indisputable evidence as to their solvency. This was the immediate concern of the policy holder, and once satisfied on that point he lost interest, owing to the complex character of the investment feature in this policy. No matter how brazenly the heads of the great life-insurance companies have used their power for personal ends, it has rarely been to the extent of jeopardizing the solvency of the business. Under present conditions the management of such companies leaves little to be desired, and it is fair to believe that the most prosperous companies in the country will be those making the best record for clean business and satisfactory earnings.

The most conspicuous example of the working out of a national policy controlling the minute distribution of property is to be found in France, where all grades of society are in the habit of investing in approved securities of every kind, where the acquisition of property, in fact, has become almost a national

passion. Surrounding investments under French methods we find an almost ideal fabric of protective measures, both social and legal. To become bankrupt in France is equivalent to social suicide. The Frenchman is jealous of his reputation for conservatism, because such a reputation is essential to any kind of business success. If the personal control of great corporations in France is possible, such control is subject to safeguards beyond our conception. The minority interests in French corporations have rights which are entirely unknown in this country. It is not important whether these laws have grown up as a result of the habit of investing in securities by people of small means, or whether the acquisition of such securities has been the sequence of good law. The two are now co-existent, a part of a whole making for the prosperity of the French nation. The vital fact is, that if men of small means are in the habit of utilizing their savings for any type of purchase, laws come into existence which give them ample protection. Give the small saver a simple and definite right in any kind of property, and he will see that his right is safeguarded. A capitalist of fair social standing may manipulate stock of a Wall-street corporation with impunity, when he would hesitate a long time before facing the indignation of a mob of savings-bank depositors. The effort of the United States Steel Corporation to distribute stock among employes is commendable, though badly handled, but the lesson to be learned is neither the spirit nor the method, but the result upon the management of a diversified ownership of a corporation by its own employes. Every protection is thrown about these investors to safeguard them against loss or discontentment. It is an illustration of the attitude of the man of right instincts and liberal training when dealing with the funds of the masses. In America the distribution of investment securities among people of small means has been in the hands of those who fear neither social ostracism nor the arm of the law. But let men of reputation make plans for the distribution of securities among the common people, and we shall find automatically growing an increasing sense of responsibility and mutual respect between the investor and the management, with all necessary legislation to protect both. It would therefore

seem reasonable to suppose that whether or not control of corporations would be made more difficult by our plan, the flagrant abuses of control which now prevail, because they are to a certain extent looked upon as a part of the gambling game, would be quickly reduced and in the end substantially eliminated.

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INDUSTRIAL HYGIENE AS A FACTOR IN HUMAN CONSERVATION[1]

IRVING FISHER

Professor of Political Economy, Yale University

FEW will dispute that we live in an age of change and that of all the many changes now in progress one of the most significant is the change in our attitude toward waste. Although men have talked of political economy and domestic economy for four or five generations, it is only recently that we have faced the really great practical problems of economy; and this is especially true in America. We have counted it our good fortune to dwell in a land where nature has been so prodigal that we have not needed to fear want. We are only beginning to realize that this very prodigality of nature has produced a spirit of prodigality in men.

It is the purpose of the conservation movement to rebuke and correct this national trait, and the resources of science are now concentrated in a mighty effort in this direction. The importance of conserving the food supply from our soils, as well as our supply of waters, minerals and wood, has, under the leadership of ex-President Roosevelt, taken a deep hold on the popular imagination.

A beginning has thus been made in the movement to check the frightful wastes of production which have been disclosed. There is also an effort being made to eliminate the wastes of exchange through more "scientific management." But important as are productive and business economics, still more important is what has recently been called "vital economics." The conservation of human life will, I believe, constitute the grandest movement of the twentieth century.

Not only do human beings constitute by far the greatest part of our national resources, but the waste of human life and

[1] Read at the meeting of the Academy of Political Science, November 11, 1911.

strength is by far the greatest of all wastes. In the report of President Roosevelt's Conservation Commission, although his commission was appointed primarily to conserve our natural rather than our vital resources, it was pointed out that human beings, considered as capitalized working power, are worth three to five times all our other capital, and that even on a very moderate estimate the total waste or unnecessary loss of our national vitality amounts to one and a half billions of dollars per year.

Moreover, and this is the most important point, this waste may be checked by an expenditure ridiculously small compared with the economies attainable. For instance, a sanatorium for the treatment of tuberculosis, of which the writer is secretary, has recently calculated the costs of the institution during the six years of its existence, and the returns on this cost. About $200,000 have been expended in treating patients, and there have been already earned by the cured or improved patients discharged over $300,000; and these discharged patients still retain in potential working capacity, estimated on a very conservative basis, a capital value of over $1,500,000. In other words, the expenditure of $200,000 has within six years created a value of about $2,000,000, or $10 for each dollar expended.

One of the Rockefeller funds is now engaged in a fight to overcome hook-worm disease in the south. Our war department has already to a great extent got rid of this disease in Porto Rico at a cost of 54 cents per patient, and this has probably produced, on the average, a restored earning power of more than this cost every day of the life of the restored victim. Similarly great results have been reaped on the investment of installing municipal water supplies in Pittsburgh and other places, in the prevention of deaths from typhoid fever.

But, in order properly to conserve our vital resources, there will be necessary a revolution in (1) our habits of living, (2) our public guardianship of public health, and (3) our conditions of labor. All three of these changes are now in progress. The anti-tuberculosis movement, the housing reform which goes with it, the playgrounds movement, and the various dietetic

movements and investigations exemplify the changes slowly taking place in our habits of living. The rapidly increasing expenditures for municipal and state boards of health, the consequent reduction in mortality from infectious diseases, as well as the movement for a national department of health, are examples of improvements in the public guardianship of health. Finally, the movement for factory sanitation, for shorter hours of labor, for protection of workmen against accidents, for workmen's compensation and insurance, are examples of the improvements taking place in conditions of labor. These conditions are already vastly different from what they were when the first factory acts were passed in England two or three generations ago. We may also believe that the rate of improvement is greater to-day than ever before. Professor Henderson in his recent book on *Industrial Insurance in the United States* remarks that it is impossible to bring his book fully up to date because improvement is taking place faster than the record of it can be revised.

The two fields in which the public most realizes the need for improvement in conditions of labor are the labor of children and of women. The premature employment of children, especially if, as is usually the case, they are over-fatigued, means a shameful sacrifice in the working efficiency of the growing generation; and the employment under improper conditions of women, especially of married women, means an even more serious waste of life and strength for future generations. In spite of all the agitation on these important subjects, little practical reform has as yet been accomplished, as compared with what is necessary from the standpoint of industrial efficiency. Adjustments come slowly, even in these times of rapid change, and the slowest adjustment of all is the adjustment of those legal conditions which it is one of the purposes of this association to study. When we consider that many of our judges still declare that the laws passed to restrict the labor of women are unconstitutional on the ground that in the musty law books (the heritage of the unsanitary ages of the past) there can be found no precedents to justify a discrimination between men and women, we realize how sadly the law is behind the

times and how dearly we have to pay for the neglect of our ancestors to recognize by proper legal usages the physiological differences between man and woman.

Personally I have little doubt that improvements in industrial hygiene could add at least one, and probably two decades to the expectation of life of workmen. That this is not an unreasonable inference will, I believe, appear to any one who familiarizes himself with (1) the mortality and morbidity among the industrial classes, (2) the known preventability of this mortality and morbidity and (3) the prevention already accomplished, especially in other lands than ours. We need industrial hygiene in every department of industry, but particularly in certain dangerous trades. We need to follow the example of Germany and other countries in providing greater safeguards against accidents on railways and in factories. We need also to follow their example in a more adequate control of industry in the dusty trades, particularly where the particles of dust are hard and angular, as in the grinding of needles. We need also more stringent regulations in regard to the chemical trades. Few things have been more humiliating to public-spirited Americans than the failure of the United States Congress to pass the law for a prohibitive tax on the poisonous match industry—a law which was approved by the match producers themselves, and which represents a reform that has been made in practically every other civilized country.

I have already implied that the United States is in many respects behind foreign nations in regard to industrial hygiene. This was evident to visitors this summer at the great International Hygiene Exhibition at Dresden. An American expert and student of the prevention of accidents stated to me at this exhibition that there was no comparison between what Germany is doing and what is even seriously considered as yet in the United States. In fact, at the Dresden Exhibition the United States was the only civilized country which had no official representation. How little we as a nation as yet appreciate the value of modern hygiene is illustrated by the fact that a considerable number of our citizens can be misled into believing that a national department of health would endanger "freedom."

So long as we let the unscrupulous have their so-called "freedom" to stunt the growth of our children, to adulterate the foods which we eat, to advertise immoral and unhygienic nostrums, so long shall we continue our high death rate and disease rate.

In order to accomplish all which ought to be accomplished in industrial hygiene, or even in order to catch up with other nations, we must invoke the aid of every agency which can promote this result. These agencies are partly governmental, as the passage of laws regulating conditions of labor and the better equipment and administration of public health agencies, and partly voluntary, as efforts of the employers of labor and of the laboring classes themselves. Public opinion, the activity of the public press, the pulpit and the public school can also coöperate. Personally I strongly incline to the opinion that some of the greatest strides healthward will be taken in the future through the activity of employers and employes, particularly in their combinations, the labor unions and the trusts. There are doubtless evils of labor unions, as constantly pointed out by the capitalistic classes, and there are doubtless evils of trusts, as constantly pointed out by the consuming and laboring public. These evils are such, however, as can be better dealt with by regulation than by disrupting either labor unions or trusts. I believe that the time will come when this will be distinctly recognized and that instead of attempting to destroy either of these great and delicate mechanisms we shall endeavor rather to put them into harness and to compel them to do better their share of the world's work. Both of them are even now great factors in promoting the health of employes. Labor unions are doubtless in many instances acting on fallacious theories and in extreme ways. Like a man just out of prison, they must needs in their first gropings make mistakes, before they "find themselves." But they are already working along certain lines in which they have achieved and will achieve results important to humanity. In my opinion, the salvation of labor lies largely in industrial hygiene, and so far as labor unions help industrial hygiene, they deserve the commendation of all who have the good of humanity at heart.

Such few experiments as have been made in shortening the work day indicate that a maximum output can be secured by a shorter work day than that usually employed. At Liege, it was found in a sulphuric acid establishment similar to a foundry that shortening the working day from eleven hours to ten, from ten to nine, and so on gradually down to seven and one-half, resulted in each case in an increase of the output.

In 1899 the owners of the great Zeiss optical goods factory at Jena, Germany, introduced the eight-hour day and then made careful records of the results. In 1903 it was announced that although the aggregate number of hours worked had decreased 15 % the output per hour had increased 16.2 %. An instance in which the eight-hour day superseded the nine-hour day with entire success is the case of the Salford Iron Works, of Mather & Platt, at Manchester, England, which changed to the eight-hour day in 1893. It is not maintained that in all cases productivity will be as great in eight hours as in nine. Cases to the contrary could also be cited.

The point to be insisted upon is not that it is profitable to an employer to make the work day shorter, for often it is not, but to show that it is profitable to the nation and the race. Continual fatigue is inimical to national vitality, and however it may affect the commercial profits of the individual, it will in the end deplete the vital resources on which national efficiency depends. Many of our railway accidents are traceable to over-fatigue through very long hours of work; and statistics show that accidents to employes in factories increase rapidly as the late hours in the evening approach. An unduly long day is bad economy, for the fatigue which it ultimately entails is a cause of serious accidents. I believe that in general the hours of labor are, physically speaking, too long. In these directions the labor unions have already secured some results, not only directly through the education of their members as to the prevention of tuberculosis through the establishment of sanatoria and other mutual benefit institutions; but as a potent force for the passage of laws requiring better factory sanitation, the improvement of labor conditions and the shortening of the work day.

Finally, it is interesting to note that among the agencies

which tend to improve labor conditions are those organizations of capital commonly supposed to be directly opposed to the interests of labor—the so-called "trusts." As already indicated, I am one of those who believe in the regulation but not the disruption of trusts; and I believe that one of the most hopeful signs of the times is found in the fact that the trusts are engaged in a far-sighted effort to benefit their employes. I do not mean to imply that pure philanthropy plays any great rôle in this movement, and indeed, were this the fact, we could not expect it to be permanent. Philanthropy enters in only to a minor degree, and generally because of the fear, on the one hand, of public opinion, of boycotts, or of strikes if conditions of labor are unsatisfactory, and because of the hope, on the other hand, of public approval and patronage if conditions of labor are satisfactory. It is self-interest which leads the employer to care for the employe, and sometimes he does so merely as an advertisement.

The Coleman Mustard Company of Norwich, England, have, it is reported, never had a strike or any other kind of labor trouble because of fifty years of humanitarian and far-sighted treatment of their employes, with provisions for playgrounds, lunch-rooms, suitable lunch hours, and working day,—and all apparently without any attempt to exploit these conditions for the mere purpose of advertising. The American Iron and Steel Institute, representing over 95% of the steel industry of the United States, has instituted a committee on welfare, under the charge of Dr. Darlington, the former commissioner of health of New York city. The steel plants have entered on this work on a colossal scale, having already spent several million dollars in improving water supplies, drainage and privy-vaults, installing shower baths and playgrounds, distributing literature for the instruction of employes in methods of eliminating flies, establishing prizes for the best-kept gardens as well as providing apparatus for the prevention of accidents. The motive in making these improvements is to increase the labor efficiency of the men, decrease the absence from work on account of illness, diminish the number of unnecessary deaths, and keep abreast of the general movement for industrial hygiene now taking

place among industrial establishments. Some years ago the bureau of labor of the United States showed that there was much room for improvement in the conditions obtaining in the steel industry in the United States, and the improvement then indicated is now in process of accomplishment.

The life-insurance companies are entering this field not only for the benefit of their employes but also for the benefit of their far more numerous policy-holders. No other agency except governmental agencies can compare in importance with that of life insurance. It crowns the efforts of voluntary and business organizations and offers us assurance that in the future the conservation of life will be recognized as our greatest business interest.

PROVISION FOR THE SAFETY OF EMPLOYES[1]

RAYNAL C. BOLLING

Assistant General Solicitor, United States Steel Corporation

FOR a long time our prayers have besought the Lord to deliver us from wars and pestilence and sudden death. At last we are doing our own part toward such deliverance by peace foundations, medical and sanitary research, and the prevention of accidents. Time was when even the most humane employers paid small heed to the prevention of accidents. Exposed set-screws and unguarded gears were so much a matter of course that little effort was made to eliminate these constant sources of danger; they were looked upon as "risks of the trade." In industries such as the making of steel the temper of the time was a courage often akin to recklessness. It took men who had the courage to take chances to put this country first among the steel-making nations of the world and to create in fifty years an industry which now employs nearly half a million men and produces each year ten hundred million dollars' worth of the material most essential to our civilization. Over and over again these men risked all they had in the world, lost everything, and afterwards won back more than ever. In the midst of business depressions they built more mills and furnaces against a return of good times. If one built furnaces with a capacity of fifty tons a day, his neighbor tried a capacity of a hundred tons; and now the modern furnace makes seven hundred tons of iron in a single day. Engineers who designed cranes that would lift fifty tons are now building cranes which lift two hundred tons. I very well remember an expression used the first time I saw an ore ship unloaded. The great "bucket" descended swiftly into the hold of the ship with the operator riding in the "boot" above it; the huge jaws bit into the cargo of ore; and in a moment it rose again, carrying fifteen

[1] Read at the meeting of the Academy of Political Science, November 11, 1911.

tons from ship to stock pile. The young engineer beside me said: "I tell you, that's *bold* machinery!" And it was "bold," because its power, beyond control for a single instant, might sink the ship and kill the men about it. That piece of machinery and the most important machinery and methods in the making of steel to-day were planned in the minds of bold men. If these men sometimes allowed dangers to exist where safeguards are used to-day, we must not forget that they were pioneers developing an industry. They were doing in fifty years what might well have taken two hundred. A period of such tremendous development was not a time when caution would have advanced the interests of this country. Discoverers and pioneers have always been renowned for their courage rather than their caution.

We are now in a period when attention everywhere turns to conservation, conservation of timber, of coal, of ore, of the soil—and conservation of human life, which is the chief end of all other conservation. The need for the conservation of human life in this country was shown some years ago when investigators informed us that the number of people killed and injured in accidents in this country each year reached nearly half a million. No small proportion of this tremendous annual toll was made up from work accidents. Unquestionably, this country paid a heavy price in injuries and death for the great and rapid development of its industries. One might paraphrase a single word in a line from Kipling and say:

> "If blood be the price of industry,
> Lord God, we have paid it in!"

Speaking roughly and without exactness, investigations of industrial accidents several years ago indicated that about one third of these accidents were caused by some fault of the employer, another third by faults of the employes, and the remaining third by happenings for which neither employer nor employes were to blame. Under an outworn system of legal responsibility for those accidents only in which the employer was to blame, the employer naturally said: "I am not responsible for more than a third of these accidents; therefore I am

not to blame for the conditions which exist." He had been taught to think in obsolete terms. It was necessary that he learn a new theory, that all work accidents are a proper charge against the industry in which they occur, irrespective of whose fault occasioned them. Under such a theory the employer must say to himself: "I can surely prevent nearly all the accidents due to any fault of my own; I can probably so train my employes as to eliminate most of the accidents which are due to faults of theirs: and I can perhaps avoid many of the accidents for which neither employers nor employes are to blame." Only with the coming of that attitude on the part of employers will there come effective prevention of accidents.

I have expressed the opinion that our laws relating to work accidents were hopelessly outworn. I think that was proved by the fact that only one man out of every four or five injured established his legal right to relief; that only a third of what was spent by the employers reached the injured men and their families; and that from the moment of injury employer and employe were hopelessly estranged by antagonism, suspicion and distrust at the very moment when they ought to have been drawn together. To-day we are in the midst of a transition to some better system. Already ten states are trying different plans of workmen's compensation. All but one or two have refused to adopt the unfair terms of the British act under which workmen are allowed to choose after injury whether they will accept the benefits of the act or sue their employers. Because this vicious doctrine was one of the provisions of the New York act which was declared unconstitutional, I think we should be glad our first workmen's compensation act was not allowed to stand as a model for other states. Some of those which are on trial seem to me bound to fail. I am convinced that any such form of state insurance as Ohio is trying will bankrupt any state and permit such lavish expenditure of enormous sums that the industries of the state cannot stand the burden, and the people will not stomach the abuses sure to follow. I think the greatest danger of state insurance is its tendency to discourage the prevention of accidents by relieving the employer of further concern after his premium is paid, and placing well guarded

plants under much the same burdens as those which have no safeguards. However, one great advantage of our federal system is that we have some fifty state laboratories working out experiments in government and political economy. From fifty laboratories one must expect a good many smells and a few explosions.

For the United States Steel Corporation, we feel some pride in the fact that before a single state had established workmen's compensation we had put it into effect among two hundred thousand employes. For nearly two years every man among them has known that, if he should be injured, he would receive relief, even though his own fault caused the accident. The exact amounts and all the details of this relief regardless of legal liability were printed and distributed among the men in thirteen different languages. This plan of voluntary accident relief was authorized and put into effect, notwithstanding the knowledge that it would add half a million dollars annually to the Corporation's expenditures arising from work accidents and that it would probably hasten the adoption of workmen's compensation in this country.

In the matter of work accidents, an ounce of prevention is worth ten pounds of cure—because there is no cure. Therefore accident prevention is more important than attempted compensation to men injured and the families of men killed, whether from the standpoint of humanity or the standpoint of social and business efficiency. Only by preventing accidents can employers preserve to their employes the life and health for which there is no price and save for their stockholders a cost which does not compensate.

Five years ago the mills, mines and plants of the United States Steel Corporation were not behind their neighbors in the prevention of work accidents. They carried no casualty insurance, and were correspondingly concerned in the avoidance of accidents. Each subsidiary company had its own casualty department striving to deal with this problem; yet in the last five years the serious accidents among those companies have been reduced to one-half their former number. In one company, employing thirty thousand men, the serious accidents have been

reduced to one-quarter the former annual number. In terms of two hundred thousand workmen, this means nearly three thousand men a year saved from injury or death. I suppose the reason I have been asked to tell you how this has been done is because I have watched it done and have given such assistance as I might to the men who have done it.

Nearly six years ago, under the guidance of Mr. Charles MacVeagh, all the men employed in casualty matters for our subsidiary companies were brought together, annually or oftener, for discussion of the problems arising from work accidents. Out of these meetings grew the United States Steel Corporation Safety Committee. It is composed of seven of the casualty managers for the chief subsidiary companies. A representative of the United States Steel Corporation acts as its chairman. The committee meets once each quarter and spends two or three days in its deliberations. In some detail its work is as follows:

(1) It receives reports of all serious accidents, considers their circumstances, ascertains their causes, and suggests possible means to prevent the recurrence of any more accidents of the same sort.

(2) It serves as a clearing house for all sorts of information concerning the discovery of fresh sources of danger, the development of new safety devices, and the experience of companies which have tried different methods of meeting common problems. All these matters are discussed and complete information is distributed throughout the organization by photographs, blueprints and descriptions.

(3) The safety committee sends to all the mills, mines and plants independent inspectors responsible only to the committee and chosen from some company which maintains rivalry with the plants whose mills are under inspection. These inspectors criticize everything which they consider unsafe and commend all effective safeguarding. They report directly to the safety committee. The recommendations of these inspectors are considered by the committee and, if approved, are sent to the company concerned with request for a report in thirty days showing what has been done about them. In the rare cases of disagreement be-

tween the inspectors and the plant officials, members of the safety committee make a personal investigation. In three years these inspectors of the committee made seven thousand recommendations from important matters such as building a thirty thousand dollar subway under railroad tracks to details such as washing the windows of a shop. Of these seven thousand recommendations, all but four hundred were immediately carried out by the companies concerned.

(4) At intervals the safety committee publishes a bulletin of effective safety devices and methods of preventing accidents, which is distributed among the foremen, master mechanics and all others responsible for the safety of the mills.

One of the most valuable methods thus established throughout the organization after trial by a single company is the method of having all plans for new construction, all drawings and orders for machinery "checked for safety." In every drafting room one man is delegated to make sure that provision has been made for safety devices and all dangerous features avoided in the preparation of plans for machinery and construction. No new machinery will be ordered or old machinery reconstructed unless the plans and specifications bear an endorsement which shows that they have been examined from the standpoint of safety to the workmen. Without such endorsement they will not be passed by the purchasing or other operating departments. This has been of great assistance in safeguarding the mills and has also saved much expense, because machinery which can be equipped with safety devices readily enough when built can be safeguarded afterward only at great trouble and expense.

In any campaign to increase the safety of industrial plants the workmen themselves must be interested and enlisted. Attempts to safeguard workmen without enlisting their own interest and endeavors would be about as successful as saving the souls of sinners who are satisfied with themselves. In the United States Steel Corporation subsidiary companies many different methods of interesting and enlisting the workmen have been tried with success:

(1) Over the mill gates by which the men enter some of the

companies have placed large signs, illuminated at night, with admonitions such as, "Help to prevent accidents"—"Look out for the other man; you may hurt him"—"It pays to think before you act." Every few weeks the wording of these signs, which are printed in several languages, is changed to direct attention to some new aspect of the campaign for safety.

(2) Many of the companies print in red ink on their pay envelopes little sermons on safety. I have in my hand three which read: "Use safety devices provided; don't take a chance."—"Always bend nails down before throwing boards aside. Serious injuries may result from stepping on protruding nails."—"It is your personal duty to see that all safeguards and signs installed to promote safety are always in good condition and to report all dangers promptly to your foreman or superintendent. The prevention of accidents is one of your most important duties."

(3) Everywhere inside the steel mills signs and signals indicating possible sources of danger remind the men of the concern for their safety. One of the most interesting of these signs is that devised for dangerous electrical appliances. It is expressed in a universal language intelligible alike to all nationalities and to men who cannot read a word of any language. It is very effective.

(4) Some of the companies offer prizes for suggestions for new safety devices, and hold prize competitions for the best answers to questions asking how safety may be promoted.

(5) Some of the companies have organized in each plant safety committees of foremen and of ordinary workmen. Membership in these committees changes frequently, so that in time a large number of the workmen will have served on the committees. They make inspections at intervals which vary from once a week to once a month, and the men are allowed from their regular duties whatever time is required for their services on the committees. Members and former members of the committees wear small insignia to show that they belong to the general safety organization. All the men who have served on these committees have been taught to look for dangers and to do their best to eliminate them. They know their suggestions

will be received and acted upon, and have become fellow-workers with their employers, permanently enlisted in the efforts for safety.

In this campaign for the prevention of accidents and similar endeavors to improve the condition of its workmen the United States Steel Corporation spent during the eighteen months ending June 30, 1911, about a million five hundred thousand dollars. This work requires the whole or a substantial part of the time and labor of nearly one hundred men. And it has received the careful and stimulating attention of the highest executive officers of the United States Steel Corporation and its subsidiary companies.

No ordinary employer could have conducted quite such a campaign, although any employer can do many of the specific things I have mentioned. This sort of thing requires organization. If you ask me what has contributed most to its success, I answer without hesitation, the tremendous momentum of a great, effective organization. I have seen this movement, supported by such far-sighted, broad-minded men as Judge Gary, Mr. Farrell, and the presidents of the subsidiary companies, acting under authority of the finance committee, attain in a few years a momentum which will presently bring every mill up to the standards of the most carefully safeguarded mills and will constantly raise the standards even of our best mills. I believe the highest benefit of human organization, whether in armies, churches or industries, is this momentum given to any improvement in methods which sweeps along even those who at first doubt and are half-hearted. It lifts every man to efforts a little beyond his best, and it accomplishes what the mere aggregate efforts of any number of individuals would have left unattained and impossible.

In the industrial organization of our country this is a time to see clearly and to think straight; to discard theories and to recognize facts. Our country is facing the question whether it will disorganize our industries by disintegrating them when we are daily reaping the benefits of their organization. Ask any competent investigator and I believe he will tell you that the most dangerous mills in this country today are those of the small

employers. Watch the opposition to such legislation as workmen's compensation and see whether it does not come chiefly from the small employers. I do not say this in condemnation, —they do the best they can with their small capital and scant organization and constant struggle—but I believe you will find that the great advances in prevention of accidents and the adoption of workmen's compensation have been attained largely through the present attitude and assistance of the great employing corporations.

In the United States Steel Corporation there is no thought that we are anywhere near the goal of our desire in accident prevention. We aspire sometime to say: "We have practically done away with that portion of our accidents which were due to the fault of the employer. We have trained our employes to eliminate almost all of those accidents which were due to the faults of the employes. We have advanced a long way toward the avoidance of that remaining portion of accidents for which nobody was to blame." If this movement were to have any motto—and mill men are not much given to mottoes—I would suggest to the men who are doing this work a line from Shakespeare which I have quoted elsewhere: "Out of this nettle, danger, we pluck this flower, safety."

PROTECTION AGAINST OCCUPATIONAL DISEASES[1]

JOHN B. ANDREWS

Secretary, American Association for Labor Legislation

A BROOKLYN manufacturer inquired recently if the ventilation bill which was introduced in the state legislature last winter had become a law. When informed that in common with several other desirable measures it had failed to pass, but that up-to-date information on ventilation had been collected and could be mailed to him, this manufacturer said: "No, I don't care to know anything about that. I only wished to make sure that I was within the law."

In one of our leading industrial states a large manufacturing company had been for years a notorious offender in failing to protect its employes from lead poisoning. Under an occupational disease law which recently went into effect, sixty workmen who had become leaded were removed from this factory by the state medical inspector and orders were issued involving the expenditure by this firm of $160,000. The company under the law has cheerfully agreed to provide the necessary safeguards.

The continued use of poisonous phosphorus in the manufacture of matches furnishes a very clear illustration of the necessity of legislation in solving some of the problems in the field of industrial hygiene. Although about 67 % of all of the matches produced in this country are manufactured by the "Match Trust," and although manufacturing companies representing about 95 % of the total output have asked the government to aid them in discontinuing the use of this deadly poison for which there are harmless substitutes, they all declare their inability to use those substitutes without first having a uniform law absolutely prohibiting any manufacturer from using the

[1] Read in discussion at the meeting of the Academy of Political Science, November 11, 1911.

poison, since it is perhaps 5 % cheaper. And still the added cost of manufacture would scarcely be noticeable to the consumer. If an average family of five persons uses an average of 30 matches a day, the family outlay for matches during one whole year is only about one dollar. The added cost to the average family in one year would be only about five cents. But to the match manufacturer who is producing a commodity with a very small margin of profit, the difference of five cents a family assumes proportions in business competition which compel him to hesitate. It is for this reason that every civilized country in the world, except the United States, has by national legislation absolutely prohibited the use of poisonous phosphorus in the manufacture of matches.

In a Connecticut town where the manufacture of cartridges involves the use of mercury, the superintendent of the priming department had been obliged for many years to "lay off" during six or seven months of every twelve in order to recuperate from the effects of the mercury poisoning. But he was a skilled worker and these annual lapses were annoying and expensive. Three years ago the owners of this establishment were induced to consider the advantage of pure air in the work rooms. A ventilation system was installed. This skilled man and many lesser experts now work in this establishment without loss of time.

Two years ago attention was called to a storage-battery works in New York where two workmen died within ten days as a result of lead poisoning. The establishment was old and unsanitary. A physician in that community reported that he met with cases of both acute and chronic lead poisoning almost every week from this one factory and that as a rule the men had symptoms of lead poisoning within thirty days after beginning work in this plant. The average loss in wages and the expense of medical treatment amounted to about $65 for each attack. These men were unskilled and were easily replaced. The management did not remodel the factory. But the factory burned down last winter and in its place the owners erected splendid modern buildings with all sanitary precautions. The same physician now reports that since the work has been carried on in the new establishment he has had no cases of lead poisoning.

In Cleveland, Ohio, lead poisoning is on the increase. But most of the cases are now coming from the automobile factories, and particularly from one department where men are "sanding the boxes," without proper protection. In Belgium, by national law, dry sand-papering of paint is prohibited. But the Belgians are queer folks, who regard human life as more important than a highly polished surface on an automobile!

During the past two years I have made a special study of sixty deaths from lead poisoning in New York. Three-fourths of these deaths were due to the manufacture of white lead and to the use of white lead in paints. Now, in France, by national legislation, the use of white lead in paint is prohibited after an early date. Many other countries in Europe have adopted vigorous measures to safeguard the health of the workers where this occupational poison is still used. Many industrial diseases can be minimized or prevented if we insist.

Nine years ago a group of social-minded medical men in Milan, Italy, united in a demand for systematic study of diseases of occupation. Five years ago they called together from many nations the first International Congress on Industrial Diseases. In March, 1910, they saw the hopes of years culminate in the dedication of the first labor clinic. A large hospital is there fully equipped and devoted to the elimination of those diseases peculiar to industrial employments.

As an outgrowth of our First National Conference on Industrial Diseases, held in Chicago in June, 1910, a committee of experts prepared a *Memorial on Occupational Diseases*, which discloses industrial injuries of still greater magnitude than those which under the name of "accidents" have so nearly occupied our complete attention during the past few years.[1] In this admirable memorial of facts and figures we learn that in the United States there are probably not less than 13,000,000 cases of sickness each year among those engaged in industrial employments. The money loss each year (for those who find dollars more impressive than lives) is calculated by these con-

[1] The Ohio state accident commission announces that seventy-five per cent of industrial injuries reported to that body by trade unions should have been classified as occupational diseases.

servative experts as nearly three-quarters of a billion dollars. At least one-fourth of this painful incapacity for work, we are told, can be prevented, if we insist.

But a nation-wide campaign for the study and prevention of occupational diseases has been developed in this country during the past two years. Thousands of people have learned that in the making of the common parlor match, in the manufacture and use of ordinary lead paint, in the foundation work for bridges, and in a long list of other occupations, there continually lurks the hideous possibility and the too frequent agony of preventable disease and death. Our representatives in Congress, our newspaper and magazine editors, our ministers, lawyers and teachers, are beginning to mouth the scientific terminology of the unfamiliar classifications of occupational diseases. Agitation has begun for the foundation of special clinics and hospitals for the study, treatment and prevention of these peculiar injuries which are due to the conditions of employment. There is now forming a belated sentiment favorable to the elimination of unnecessary suffering and death among those who toil in factory, workshop, and mine.

"Unnecessary suffering and death!" Lowered vitality and anemia from the breathing of factory air that need not be filled with injurious dusts and fumes. Weakened resistance to ward off rheumatism and pneumonia that might have been vanquished except for the unregulated moisture in the weaving-shed and dye-house. The hatters' "shakes," the potters' "rot," the painters' colic and "wrist drop," the caisson workers' "bends," the matchmakers' "phossy jaw," the brassworkers' chills, the boilermakers' deafness, the glassblowers' cataract, the miners' asthma, the blue line on the gums!

The humble stonecutter, who spends his life in carving lasting memorials for his fellow-men, on account of the dust he breathes dies fifteen years ahead of his time. When the Eads bridge was built across the Mississippi River at St. Louis, 600 men were employed in sinking the foundations. Of these 600 men 119, or nearly 20 %, suffered from caisson disease, and 14 died. No less than 27 trades are menaced by arsenic poisoning. In at least 138 trades, we are told, workmen are in con-

stant danger of poisoning from lead. Nearly every indoor occupation has its peculiar disease danger. With reasonable care much of this danger may be removed.

No one knows exactly how serious is this creeping assault of industrial disease. In America we are merely on the threshold of investigation. Conjecture as to totals is necessarily based on European experience. But we are beginning to study the problem.

In America we have held our first national conference on industrial diseases; the second conference is now being planned. Investigation has been stimulated and is now bringing to light much valuable information. For the first time in America, through the efforts of the American Association for Labor Legislation, six states have enacted laws requiring physicians to report cases of occupational disease. This is only a beginning, and upon the advice of expert medical authority in England, where this system of notification has been in successful operation during the past thirteen years, only a few of the most clearly defined and most easily recognizable of occupational diseases are included during this first year. Already, in several states, information of great significance has been secured by state authorities under this law, and when physicians have become familiar with its purpose and its operation, its scope may be extended. The recent increase in interest in the subject of occupational diseases, particularly among medical men, is due to no small extent to the responsibility now placed upon them through this legislation. This fundamental educational work, although it still calls forth an occasional protest from the physicians themselves, is already bearing rich fruit.

One of the most significant and encouraging developments of the year in the work of safeguarding the comfort and health of our millions of factory workers, is the awakening of a wide public interest in the problem of preventing industrial diseases. Magazine writers who eighteen months ago verbally scoffed at the existence of "occupational diseases" are now publishing serious articles upon the subject. A national committee appointed in September 1911 is at work upon a standard schedule for the uniform reporting of these industrial injuries.

We need and shall soon have special clinics and hospital wards for the study, treatment and prevention of industrial diseases. Such institutions will correlate the experience of our small local groups of hygienists and encourage more medical men to direct their attention to the problems of industrial hygiene. We need an American Institute of Industrial Hygiene to direct and correlate both individual and organized research. With such an institution, the long list of poisons affecting scores of different occupations would gradually be shortened.[1] Conditions which lower vitality, lessen efficiency and invite disease, would quickly be improved to the advantage of manufacturer and wage earner. The necessary research would be carried on by scientists of unquestioned ability and singleness of purpose, and in a manner which would enlist from all the heartiest coöperation.

[1] An extensive list of these poisons with the occupations affected and the symptoms of the diseases, as prepared by the International Association for Labor Legislation, is published in *Bulletin* No. 86 *of the United States Bureau of Labor*.

REPORTING OF OCCUPATION DISEASES BY PHYSICIANS[1]

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TO secure reporting by physicians of diseases referable to occupations and the environment immediately associated therewith, the following conditions should be considered in order to obtain results of scientific value:

(1) The establishment of a definite and universal nomenclature and classification.

(2) The spread of wider information among physicians as to the details of the hazardous trades.

(3) The possible enforcement of notification through proper legislation.

(4) The encouragement of reporting through distribution of suitable uniform blank forms, designed to economize time and facilitate accuracy and comparison.

I. At the outset the question of nomenclature presents many difficulties. The literature of the occupation diseases, as it exists in English, is very meager, being comprised chiefly in a half-dozen textbooks, a few scattered articles in medical journals, insurance statistics, and occasional reports in trade journals and trade-union literature dealing with isolated trades, rather than with comprehensive classification. The United States census statistics, besides being very restricted, do not clearly differentiate diseases of occupation from surgical injuries, deal only with fatal cases, and ignore the enormous number of cases of chronic invalidism which produce greater or less incapacity for work and lay the foundation for many fatal diseases not primarily caused by occupation, but which are engrafted upon constitutions enfeebled by harmful trades. Thus, the polisher of glazed

[1] Read in discussion at the meeting of the Academy of Political Science, November 11, 1911.

pottery may not die of the immediate effects of plumbism or of inhalation of flint or other sharp dust particles, but his arteries, kidneys or lungs may become so damaged that he almost inevitably dies if exposed to the germs of pneumonia or tuberculosis. Such a case should be classified as follows:

(a) Major occupation: potter.

(b) Detailed hazard: lead poisoning, or dust inhalation (specifying the variety of dust), as the case may be.

(c) Immediate cause of death: pneumonia or tuberculosis.

(d) Contributing cause of death: arteriosclerosis, nephritis, or pneumokoniosis.

(e) Degree of alcoholism or of chronic non-toxic maladies present.

(f) Age and sex.

(g) Duration of employment.

It is desirable to formulate general classification from three different points of view, as follows: (1) A list of occupations. (2) Of injurious substances. (3) Of diseases commonly caused by occupations. For example:

(1) Occupation: knife grinder.

(2) Injurious substance: emery dust.

(3) Disease: cirrhosis of the lung (tuberculosis, *etc.*). Another example:

(1) Occupation: pottery polisher.

(2) Injurious substances: silica, flint, charcoal and lead.

(3) Disease: chronic bronchitis, asthma, lead neuritis or palsy, arteriosclerosis, nephritis, *etc.*

The first classification would include such occupations as knife grinder, potter, wool sorter, typewriter, painter, *etc.*, to the number of about 500 trades. The second would read as follows: lead, arsenic, zinc, chromic acid, feathers, furs, cement, diamond dust, meerschaum, *etc.*, to the number of about 300 deleterious substances. The third would read:

(1) Diseases of the respiratory system: chronic bronchitis, asthma, pneumokoniosis, *etc.*

(2) Diseases of the circulatory system: enlargement of the heart, aneurism, arteriosclerosis, varicose veins, *etc.*

(3) Diseases of the skin: eczema, ulcers, *etc.*

(4) Diseases of the eyes and ears.
(5) Diseases of the kidneys.
(6) Diseases of the nerves and muscles.
(7) Diseases of the bones.

II. Such schedules, elaborated in detail, should be furnished by state health boards to physicians, who should be informed further as to the importance of stating the mode of acquisition of an occupation disease; for preventive legislation may comprise regulations either as to ventilation, provision of protective gloves, masks and respirators, facilities for cleansing the hands and the adequate cleansing of workshops, according as the deleterious substance is air-borne as a dust, inhaled as a basic fume, conveyed to the mouth by the hands or on food eaten at the luncheon hour in a dirty workroom. There are over 150 dangerous trades attributable to the use of lead alone, and it may enter the system in any of the above-mentioned ways. Few who have not specially studied the subject of occupation disease are aware that the makers of iron files are subject to lead poisoning, because the files are embedded in a lead matrix, or that mercury poisoning may be acquired through sublimation in the hot-pressing and glossing of silk hats, or that it obtains among workers in white rubber, or that bronchitis and scalp irritation may be acquired in a soap factory where silica is added to make a scouring soap. Such facts should be briefly stated, in any classification of hazardous trades, so that physicians may especially investigate them.

The desirability of legislative enforcement of reporting is a debatable question. It is true that without such enforcement experience has shown that for various reasons physicians are lax in reporting contagious diseases to the health boards. They either are too busy, pre-occupied or neglectful, or do not appreciate the importance of collaboration in such matters. The occupation diseases, however, present somewhat different registration problems. They are more fixed and concentrated in locality. The main object of notification, as concerns purely economic interests, is to secure sufficient definite data on which to base corrective legislation. Such data may better be ob-

tained, in many instances, by stimulating the interest of a few physicians who come in direct association with large numbers of cases of occupation diseases, and who may learn to become expert in recognizing and reporting them, than by compulsory reporting. What is everyone's business easily becomes no one's business. It is of little use, for example, to enact legislation compelling a physician in Saranac Lake to report all cases of mercurial poisoning or the caisson disease. It is of great use to interest a half-dozen physicians connected with the dispensaries in Newark, or living in Danbury, to report all cases of mercury poisoning in connection with the glossing of silk hats. In other words, better results are often obtained through leading than through driving. One or two small but active associations composed of those directly interested in the matter, could prepare blank forms for registration and brief synopses of the conditions to be inquired into especially, and see that they were given to the physicians having the largest opportunity for observation. They could bring into association with such physicians district workers who would be of great service in verifying concomitant social data.

A member of my staff in the medical clinic of Cornell University Medical College in this city, Dr. Frederick L. Keays, as physician to the Pennsylvania Railroad tubes, has made the best report on the caisson disease ever written, comprising a study of 3692 cases with 20 deaths, originating among 10,000 workmen employed. No compulsory legislation could be expected to produce results of comparable value. Another member of my staff, Dr. Montgomery H. Sicard, has made a similar study of poisoning among brassworkers. Such specific study, based upon concentrated work with a large number of dispensary cases, is worth much more than general compulsory notification by a large number of physicians untrained for the work. The new compulsory notification law of New York state (ch. 258 of the laws of 1911), which is also on the statutes of five other states, requires notification of poisoning by 4 metals, 1 germ, and injury by compressed air—a meager list, yet a beginning. The notification blanks issued under this law to physicians by the state department of labor are deficient in

that they make no provision for record of age or sex, the duration of the patient's employment at his trade, the mode of entry of the poison into the system, as through inhalation, through the mouth or integument, and no reference whatever is required in regard to the important factors of alcoholism and certain chronic specific diseases.

In illustration—a man might have been a hard drinker for ten years and have acquired arteriosclerosis and Bright's disease therefrom, and he might have worked in lead, which causes the same diseases, for only ten days, yet the present method of compulsory registration would tend to class him under lead occupation with the erroneous inference that his disease was due to it.

Such a lax method of gathering data renders them of negative scientific value and of very little trustworthiness as a foundation for legislation. A thorough investigation of one occupation, or one group of occupations at a time, made by competent physicians, would secure more convincing data in a year than would be derived from a score of years of collection of such superficial reports.

Registration to be of service should be coöperative. Thus, although the New York state law requires the registration of caisson-disease cases, the classification of the United States census of the hazardous occupations in a list of 156 fails to mention caisson workers, nor does it include workers in fur or feathers, or plumbers, occupations presenting much more serious hazard than those of cab drivers or makers of neckties, which it does give.

The sample history cards reproduced below are in use in my medical clinic conducted in the Cornell University Medical College Dispensary and in the wards of Bellevue Hospital, as an attempt to obtain comprehensive data of accuracy. In addition, my assistants are furnished with a list of the major occupation diseases and hazardous trades likely to be met with in New York City.

The data collected by physicians, whether under compulsory legislation or voluntary, should be reported to the state and local boards of health, rather than to the state labor bureaus,

for the equipment of the former is better adapted to deal with the complex technical and scientific questions involved, and physicians are more in the habit of coöperating with these bureaus. It is easy to compile mortality statistics but it is of far more importance to compel the periodic examination by physicians of workers in dangerous trades, in order to detect incipient disease before the victim is invalided or organically injured for life.

In conclusion, the adoption of a uniform classification and the spread of definite information as to the details of what constitute hazardous trades should precede compulsory notification by physicians.

SAMPLE HISTORY CARDS

USED IN CORNELL UNIVERSITY MEDICAL COLLEGE DISPENSARY

Respiratory diseases : dust, fumes; Diagnosis. Case No. Hist. No.
Name Age M. F. S. M. W.
Occupation
Occupation in detail :
Drinker: (hard, moderate, abstainer). Syphilis (years). Years employed
Hours of work No. of co-workers Are they also affected?
Prophylactic instructions?
Ventilation: Fans, hoods, windows (open, shut). Masks? Respirators?
Room cleaned, how often?
Exposure to cold, heat or wet?
Physical examination of pharynx
lungs heart

General condition : Weight anemia, Hb. % r. b. c. w. b. c.
digestion
cough sputum exam.
Acute symptoms at beginning of work; coryza, headache.
Note especially : recurrent bronchitis, asthma, dyspnœa, rhinitis, laryngitis, vertigo, pneumokoniosis, tuberculosis.
Onset of tuberculosis in relation to duration of employment.
Present symptoms : chief complaint
Special notes :

Metal poisoning diseases. Diagnosis Case No. Hist. No.
Name: Age: M. F. S. M. W.
Occupation:
Occupation in detail:
Drinker: (hard, moderate, abstainer). Syphilis (years) Years employed
Hours of work No. of co-workers Are they also affected?
Prophylactic instructions?
Washing facilities: (good, poor). Lunch eaten where?
Ventilation of room? Masks, respirators (for fumes)
Room cleaned, how often?
Details of metal: dust, filings, fumes, alloys (composition) Solder?
Port of entry: mouth, nose, finger-nails.
Protective agents: gum or tobacco chewing? Milk? Wife's miscarriages?
Physical examination: gums teeth beard?
arteriosclerosis blood pressure heart, size
murmurs lungs:
digestion constipation
nervous system: neuritis cramps palsy
hands: eczema fissures ulcers
Blood examination: Hb. % red cells white cells
basophiles
Urine examination: alb. casts sp. gr. lead?
Eyes: trauma injury by heat, light
Acute symptoms at beginning of work vertigo gastrointestinal
nervousness
Synopsis of present symptoms: chief complaint

OCCUPATION DISEASES

I. Diseases of the Respiratory System : *Solid Irritants, Fumes.*

[A] SOLID IRRITANTS:—

1. Sharp insoluble mineral dusts, as steel, silica, emery, glass, flint.
2. Soluble metal dusts, as lead filings.
3. Soft organic dust as particles of cotton, wool, grain, feathers, *etc.*

Investigate especially: weavers, spinners, workers in fur, feathers, flax, jute, wool, horsehair, cotton, tobacco, grain elevators, street sweepers, subway and tunnel employes, ashmen, coal heavers, stokers, firemen, chimney sweepers, plasterers, cement grinders, pottery polishers, porcelain workers, grinders of meerschaum, scissors, knives, needles, *etc.*, workers in leather, skins and paper, wood sawyers, stonecutters, brass polishers, filers of iron and steel, brick makers, emery grinders, diamond and glass cutters.

[B] TOXIC FUMES:—

Workers in asphalt, chromic acid, engravers and etchers, copper refiners (arseniated hydrogen), hat pressers (mercury), beer brewers (CO_2), matches, gas-house workers, wall papers (arsenic), dyers, workers in veneer, wood alcohol, benzine, mercury cyanid, di-nitro-benzol; H_2S and CO fumes, aniline oil, acetelene, tar, creosote, nitro-glycerine.

II. Metal Poisoning Diseases.

[A] LEAD:—

Painters, makers of white lead, type founders and setters, solderers and tinsmiths, pottery glazers, gas fitters (red lead), rubber (white lead), metal cork caps, file makers, electrical equipment (solder).

[B] OTHER METALS:—

Mercury: workers in mirrors, mercurial pumps, incandescent lights, barometers. Zinc oxide paint: workers in bronze, copper and brass (ascertain per cent of alloy used), tin, bronze powders, workers in wall papers and feathers (arsenic), gold cyanid.

III. Traumatic and Occupation Neuroses.

Nature of the trauma or strain. Duration of the occupation. Hours of work. Nerves or muscles affected. Neuritis, pain, cramp, paralysis. Concentration of attention, as in caring for machines. Strain of eyes and ears. Effect of pressure, blows, vibrations, repeated muscular contractures. Position in standing, leaning toward one side, or sitting in cramped postures as in tailoring. Interference with proper lung expansion, and deformities of chest. Gastric neuroses from errors in diet and occupation. General "nervousness" from overwork and strain.

Examine patient for vaso-motor disturbances, reflexes, dysæsthesia, spasticity.

SANITATION AND VENTILATION OF FACTORIES[1]

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BY "sanitation of factories" is meant the sum of measures undertaken for the prevention of disease and the promotion of health of operatives in factories. By "ventilation" was formerly meant simply the introduction of street air into the room. This narrow conception of ventilation is at present justly being discarded, and the meaning of ventilation broadened so as to include the correlated subjects of light, illumination, heating, humidity, quantity of air, quality of air, *etc.*, all of which bear a close relation to the question of the purity of air within enclosed spaces. In this broader conception of ventilation, an extensive experience of twenty-six years as an inspector and an exhaustive study of the subject lead me to assert that the ventilation of workshops is a wofully neglected subject.

Within the last year an investigation of 1800 shops in the cloak and suit industry, made under my direction, has disclosed the fact that but 3.83 % of the shops had any special means of ventilation. The rest of the shops relied solely upon the common window ventilation, which is defective even in summer when windows are open; and inadequate in winter when windows are naturally closed.

Another fact which has been disclosed during this investigation was that the enlarging of the shop in floor space, as well as in cubic space, is not necessarily followed by improved ventilation, the movement of air being much slower in large loft shops with closed windows than in smaller shops with windows not too far from the opposite walls and doors.

In the investigation which is being carried on by the New

[1] Read in discussion at the meeting of the Academy of Political Science, November 11, 1911.

York State Factory Commission, nearly 3,000 inspections have already been made, and although complete data are not yet at hand, we have some figures which already show that the percentage of ventilated shops does not exceed 4%, as in the cloak and suit trade. Out of 357 printing shops inspected only 25 had a system of mechanical ventilation, and only 50 had special devices to improve natural ventilation. Out of 151 tobacco manufacturing concerns, only 16 had a system of mechanical ventilation, and only 38 had any special device to improve ventilation. These are industries where dusts, poisons and fumes are generated, and where the necessity for special ventilation is very urgent.

In a large sugar refinery which I recently inspected I found the sanitary conditions as to care, comforts and toilet accomodations much lower than in any ordinary garment shop which I had inspected during the last year. On several floors of this huge nine-story double building, I found the air so filled with charcoal dust that it was impossible to see 4 feet away, and impossible to breathe longer than a few minutes. On one of the floors of this refinery I found a dozen persons, barefooted, and naked except for a loin cloth, in a temperature of 95° F., with a relative humidity of 96, almost reaching saturation, rinsing and washing dirty filter-bags in half a dozen vats, the water in which was at 130° F. The whole place resembled nothing so much as a scene from Dante's Inferno.

What are the remedies? It is impossible to discuss them at length. I shall but name them. They are:

1. Standardization.
2. Legislation.
3. Education and coöperation.

1. We need to standardize ventilation, for as yet we do not know what it really is, and have no proper standards for it.

2. We need drastic legislation in relation to ventilation. It is my belief that the state has a right to demand from the builder who shuts out the air of the street in building his house that he make provision for the introduction of the air into his building. It is my belief that the state has a right to compel the employer not only to pay wages to the workers to buy food,

but also to provide for his workers air, which is more necessary than food.

3. We need education and coöperation. It is my belief that no amount of legislation, however drastically enforced, will be of any avail unless the employers as well as the employes are educated to realize the importance of air to their business and to the bodily efficiency of their workers, and unless there is a close coöperation between progressive capitalists and enlightened labor organizations.

THE HEALTH OF WOMEN WORKERS[1]

JANE SEYMOUR KLINK

Welfare Manager, Pilgrim Steam Laundry Company, Brooklyn, N. Y.

I SHALL not attempt to speak to you of statistics that have been compiled, or to give you theories of economics; you know far more of such things than I do: but I shall talk along the line of my experience in my own work, endeavoring to make a few suggestions that have occurred to me.

Welfare work, as I see it, consists in the conservation of human energy; and that human energy is to be conserved by means of education—physical education, which will train and develop physically; mental education, which will stimulate and encourage; moral education, which will reprove and inspire; and social education, which will make workers helpful both to themselves and to one another. These result: first, in establishing as high a degree of efficiency as is possible with the individual workman; second, in creating an atmosphere which is a material aid to such efficiency. That I conceive to be the duty of the welfare worker. The means of attaining ends so greatly to be desired, the directing of energy into channels that will produce significant results, the applying of force where it will tell, the transformation of latent power into action,—this work is to be accomplished, I say, by means of education.

When I took charge of my present work in Brooklyn some five or six years ago, a lunch room had already been established. There are lunch rooms and lunch rooms. A lunch room may be a place to eat, and only that; it may have nothing about it of welfare work. The proper enjoyment of eating depends on what people eat, where they eat, and the attitude or atmosphere in which they sit down to their meals. If you sit down to a table where the roaches are swarming, and where there is dust and dirt, with a garbage can at either end, you are neither going

[1] Read in discussion at the meeting of the Academy of Political Science, November 11, 1911.

to enjoy your meal, nor are you going to be best fitted for the work you have to do: if you sit down in such a place your digestion is going to suffer, your stomach is going to be out of order, and everything is going wrong. The majority of our ills come from the stomach. It is an important thing, this providing people with luncheon. I would rather get up a six-course dinner every day in the month than to have to provide one luncheon to be carried every day: because you never have the sorts of things in the house that the person will eat: and if you go to restaurants to buy lunch, under the prevailing conditions, prevailing high prices, you cannot get enough to eat for ten or fifteen cents, and the wages received by the girls of whom I am speaking are such that they generally cannot spend over eight to ten cents a meal: consequently a lunch room, where suitable and wholesome food can be given in a clean place and a pleasant atmosphere, is a prime necessity. Also in conducting a lunch room one finds that many people want to eat what you think they should not eat. They want cake, and you cannot give them cake at every meal simply because they want it. It fills up, but is not very nutritious—I will not say it has no nutrition, but it is not rich in nutrition—and people have to be trained to eat what is good for them to eat. I had to adopt rice, both because of its relatively low price and because of its nutritious qualities, and many of the girls did not want rice. I had to train them to eat it, but it took me two years to do it—two years to break up the habit of always eating potatoes.

What a person eats and how he eats it is reflected first in his personal condition and then in the manner in which he does his work. If girls go without breakfast—and I have found that many of them used to go without breakfast—they cannot do their work. Nor can they do their work when a cup of coffee is snatched with one hand while dressing, and a roll is eaten on the way downstairs. They have to be taught how to take care of themselves. The proper management of the lunch room I conceive to be one of the most important things in factories where the employes do not live near enough to go home at the noon hour. Often better lunches are served there than they would get at home.

Second, I found that a good many people needed attention for all the various ills that flesh is heir to: and this led me to the discovery that a seidlitz powder, which seemed to be the universal remedy, was not a cure-all. So I went to a good physician and obtained a set of good prescriptions, prescriptions for simple ailments, headaches and various other aches, and purchased the drugs that would fit those aches and ills. Those things grew little by little: and to-day I have quite a respectable shelf of medicines, which have been prescribed for such ills by different reliable physicians, and I am able to diagnose and prescribe for various minor ailments. I am going to give you a few figures I have collected from such prescribing.

Since August, 1908, a record has been kept of every patient who has applied for medical aid. This record includes the names of patients, with the ailment in each case and the remedy applied, so that I have a set of statistics running back over three years.

RECORDED CASES FROM AUGUST, 1908 TO AUGUST, 1911

Stomach	436	Rheumatism	31
Headache	340	No breakfast	25
Menses	328	Malaria	16
Colds	124	Eyes	16
Toothache	118	Nosebleed	9
Fainting and weakness	89	Hemorrhoids	4
Burns	79	Miscellaneous	124
Sore throat	55		
Nerves	49	Total	1876
Neuralgia	36		

In those three years I have had an average of between one hundred and sixty-five and one hundred and seventy women under my supervision—the men do not come so closely under my attention, as they are mostly employed in outside work—but I have had between a hundred and seventy and a hundred and eighty-five people under my care, and during those three years we have supplied one thousand eight hundred and seventy-nine prescriptions. Does not that record show the need of such prescriptions to keep those girls and women in physical health?

As the table shows, the stomach is the root of a great deal of

evil—I will not say all—heading the list with 436 cases in which it was the direct cause of the trouble. At the other end of the list is nosebleed, 9 cases, while of burns, which are generally supposed to be the most common trouble in laundries, there are 79, of which only six were severe enough to be recorded.

These 1879 cases make me consider that it would be worth while for the small manufacturer, employing two, three or four hundred women, to have some one to look after their physical health. Those 1879 cases speak for themselves. They were necessary treatments; people do not take castor oil, Epsom salts, or bitter powders for the pleasure of the taste or the odor; they take them in order to get better; and it is much to be able to help them.

Again, there is the economic feature of such work. Every employer of labor, whether in factory, store, shop or business office, has a business that is measured by the efficiency of his subordinates. One of the factors of the efficiency of these employes is the time spent in performing their duties. If one girl has to go home from a work-room, another girl will have to do her work, and not only may not be able to do it so well, but must perform it in addition to her own duties. Most employers keep just about as many people as they need to do the work that is required; the fact that some keep more than they need, while some employ less, is beside the question. Someone has to do the work of the person who is away; and there is an economic loss to the manufacturer, where the work of one employe has for any reason to be done by other employes, and there is certainly an economic loss to the employe that goes home. Furthermore, when she goes home, the general remedy is simply to go to bed; and it does not always accomplish the results desired. It is usual to hear girls say, when they have had to leave the plant on account of indisposition, and are asked what they did, "I just went to bed; I thought I'd be better in the morning." If there were a woman on hand who could and would give them what they needed, and let them rest for fifteen minutes or an hour or two in the rest-room, they could often go back to their work invigorated, and every one would be better for their being there.

Sometimes people become a little hysterical, because they have been taken to task by the forewoman, for example, and sometimes a girl faints in her place, and where that happens, all the others are excited and upset, and it is some minutes before they can return to their work. If there is a room where such girls can be cared for, time is saved. It would be well worth while for any employer of labor to take care of the physical health of his employes in that way. When I think of my one hundred and seventy girls with an average of over 600 cases a year, and then think of the vast office buildings many stories high, where the girls pour out every night, many hundreds of them, I think one of the most important things would be to have in each of these great buildings of New York, a room or rooms, with a social superintendent or welfare manager in charge, a woman with personality strong enough to inspire confidence, and with sympathy deep and broad enough to give help in the smallest matter, or animate with courage for the large undertaking, with imagination and education sufficient for her to give all that was possible of physical, mental and spiritual help and inspiration to the girls.

Sometimes the mere talking to a person of that kind is a help. One of our girls said the other day, "I just felt as if I couldn't do anything, I was so nervous when I came in here, but it seems to have gone away." And it had; she had "talked it off." More or less trouble of this sort is inevitable. Little acts of carelessness will creep in, and when the forewoman comes in and says, "This is wrong," or "That is out of the way," nervousness results. Unless some one can be there to start a new train of thought, or turn the "flat," as a correction is called, into an uplift, it may be brooded over until a very acute case of self-pity is developed, than which disease there are few worse. "A word fitly spoken is like apples of gold in pictures of silver," and often that word will put a girl in a condition to do her work better than she had been doing it before, because it changes the atmosphere.

One more point. In the last five years we have not had many girls married out,—and I am a matchmaker, too, and want them to marry when they can do well. They do not all marry; but

I have watched carefully those that did, and I have found that when they marry they undergo maternity very much the same as do those who have not worked in factories—and this in cases where they have worked from four to seven years with us in the laundry.

The office girl I wish particularly to speak of. She needs guidance. Her life is in a way unnatural, and she is quite as susceptible to illness as her more active sister in the factory, if not more so. That is an additional reason for the suggestion I made in regard to the help that is needed to conserve the energies of girls in offices.

You have asked me to speak only of the physical side, the health of women workers. I have kept to my text, and would close with saying that we all need work; we want it; it is our common heritage, our common joy; but we must keep ourselves and those for whom we are responsible in good physical health if we would have the work done well, and be happy in the doing of it.

THE DOCTOR AND THE NURSE IN INDUSTRIAL ESTABLISHMENTS[1]

LILLIAN D. WALD

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THE application of the established principles of safety, sanitation and hygiene to shop practise rests upon three fundamental conditions: (1) Intelligence and goodwill on the part of employers that they may desire to provide conditions which will insure well-ventilated, well-lighted and well-cleaned working places, to guard dangerous machinery and to furnish protection against fire. (2) Interest and responsibility on the part of employes that they may make concerted demand for sanitary standards and may coöperate not only in establishing these standards but also in maintaining them. (3) Enlightened opinion on the part of the public, that it may, through its knowledge of what constitutes good service, insure competent factory inspection and sustain protest against interference with the official integrity of the factory department.

But in addition to all these conditions, service to the individual in the shop is essential both for treatment and for education. The need for such service has led to the employment of trained people for this purpose. The discussion of general sanitary conditions too often brings no specific evidence of the relation of such conditions to individual ill-health; the work of the doctor and the nurse necessarily emphasizes the individual consequences of such conditions.

Many industrial establishments (the exact number cannot be ascertained, since the experiment is new and the printed information fragmentary and indefinite) employ doctors or nurses or both. Inquiry has been made of some twenty as to why they do so. Practically all make the same answer: "It pays;" —"It is a saving to the firm in prevention of infections and

[1] Read in discussion at the meeting of the Academy of Political Science, November 11, 1911.

large hospital bills;"—"Our medical department is considered of economic value or it would not exist."

The employer testifies that he secures increased efficiency by having someone on the spot to whom the employes' illnesses may be reported. Serious effects from minor accidents are prevented by giving immediate aseptic treatment. Headaches, hysteria and small ailments can be controlled by a nurse through the application of common sense on her part, because the workers have confidence in her. The loss of an entire day's labor because of slight and temporary discomfort is often eliminated through the nurse's attentions.

A manufacturing company employing over 2600 persons reports that three years ago, before the establishment of a factory doctor or nurse, it was found upon careful study that an average of six men were absent from work daily owing to slight injuries, which were not serious in themselves but which had resulted in infection through lack of early attention. As the firm paid wages for a portion of the time employes were absent because of illness, there was a two-fold loss to it, namely, the wages paid and the decreased production, and in addition there were the reduced earnings and the suffering of the employes themselves. During the year ending October 31, 1910, after the employment of a nurse and physician, the company report that out of some four thousand minor injuries such as cuts, bruises and sprains, the infections resulting did not average more than four a month. The firm states that the experiment has been of value to the company and to the workers and has opened up unexpected avenues of usefulness. Another firm reports important economic gains to them following the employment of doctor and nurse. In this establishment the girls work in pairs and the indisposition of one means the loss of the work of two. Another firm employing over 2500 people reports practically the same result and adds that it will hereafter increase the physicians and nurses as the number of employes grows larger.

Care for the health of operatives has induced the telephone companies to make interesting experiments. The effect of improved ventilation has had no more convincing demonstration than that described in the United States report on the telephone

companies. The result of ventilating unventilated rooms was a marked improvement in the health of the girls in actual figures: $4\frac{9}{10}$ % of the force were absent in 1906; $4\frac{5}{10}$ % were absent in 1907, and only $1\frac{1}{10}$ % were absent in 1908, after ventilation had been installed. Continuous study by people in the field would multiply such instances.

Such testimony as this is evidence of scientifically managed industries and perhaps is the more wholesome in that it is no attempt to assume the rôle of philanthropy, but a very frank and up-to-date acknowledgment of the good business policy that employs machinery of every kind to increase efficiency and reduce waste.

Important as is this saving to the employer and employe, the slogan, "It pays," is not in itself an appeal of sufficient loftiness to enlist the ardent support of the working people and the general public. Working people as a rule are not deeply interested in social welfare work, since their most immediate pressure as they see it would be relieved by higher wages and shorter hours, and health protection is to them of remoter consequence. The Joint Board of Sanitary Control of the Cloak and Suit Industry is the most notable exception to this. Perhaps no social worker would be inclined to insist upon the special values of medical inspection and sanitary protection in shop and factory did he not see in the movement help towards a standardizing of work and hours.

There is a difference of opinion as to where the responsibility for the employment of the doctor or the nurse should rest. The benefit societies, long established, have accustomed men and women to an insurance against sickness for which they have themselves paid in whole or in part. It seems natural for employes to assume that their interests are more likely to rank in importance with those of the employer when they share the expense of doctor and nurse. On the other hand, manufacturers, while frankly acknowledging the economic gain to themselves, through better physical condition of their employes and through the elimination of lost time due to trifling ailments, also say that the service in the establishment is much better managed by the responsible heads of the plant. They

declare that it is not desirable that first-aid treatment should in any way compete with the doctors' practise and that it should not be developed into medical clubs.

Some smaller industrial establishments not warranted in engaging the full time of a nurse have arranged with the visiting nurse associations in their communities for periodical visits from the nurse in the district; other firms who have the full time of a nurse have made satisfactory arrangements with a physician who can be called upon by the nurse when in her judgment his services are essential. The doctors are not eager to give their full time to the treatment of minor ailments and slight accidents, and one physician reports that the emergency cases which they are called upon to treat in factories where girls are employed are usually attacks of hysteria that can well be handled by the nurse alone, as can also such accidents as happen in box factories and similar industries. In naphtha dry-cleaning establishments the girls often suffer nervous attacks, loss of appetite and dizziness, and need general help and advice as much as medical care. In general it would be safe to say that the nurses are needed most where girls are employed and where the work does not involve serious accidents, but where the strain is severe from excessive speeding or where heat or noise is great.

Doctors are especially required for preventive work in the poisonous and dusty trades where regular periodical medical inspection should be given to all men and women employed in order to defend them against the action of the poisons and to protect them against industrial tuberculosis. The presence of the nurse working with the doctor is of incalculable value in giving knowledge of minute symptoms that should help in the handling of the hygiene of the industry as well as of the individual. Doctor and nurse who have broad interests and the social point of view can perform significant work in the factory and workshop in developing methods for establishing safe conditions concerning which we are at present talking a great deal but doing comparatively little.

Rendering first aid in cases of accident or giving treatment for petty ailments is but a part of the opportunity. The field for general observation is tremendous and the nurse, if properly

trained, can be of great importance in the industrial world, through her knowledge of the effects of speeding up and nervous exhaustion. She ought to know at what time of the day the workers are most subject to accidents. She should be able to work out a system of periodical rests and trace the occurrence of fatigue, illnesses and accidents to conditions and causes. She should have something definite to contribute as to the number of hours that it would be safe to work at any given trade.

Working side by side with the doctor she should have evidence and data to bring him upon which he may develop scientific measures of prevention and precaution. The work of the doctor and nurse should be closely coördinated with that of the state factory inspector, in whose hands eventually the hygienic and sanitary condition of the factory will probably be placed.

In this discussion, I have not referred to home follow-up work by the nurse, upon which some employers of labor place great weight. They give numerous illustrations of her ability to harmonize the relationship between employer and employe and they suggest the elimination, through her knowledge of the homes, of certain elements of disturbance in the routine of the plant.

Department stores also have utilized the nurse, and occasionally the doctor. Their officials report that it has been of advantage to them and to their employes on the whole. For service of this kind there is a demand for the right kind of nurse greater than the supply that the training schools provide.

In conclusion I would repeat that doctors are needed in industrial establishments primarily for the study of occupational diseases, for the prevention of industrial poisoning and for surgical work. Nurses are required to assist the factory surgeons and to take general care of the girls, assisting them to regulate their diet and personal hygiene, caring for them when they suffer from vague symptoms of fatigue, over-strain and bad air.

In the light of the evidence already obtained, the public would seem obligated to the promotion of a policy of supervision and education that will bring official inspection to a standard re-

quiring close knowledge of every industrial establishment and involving not only investigation of the sanitary conditions of the premises, but physical examination of the persons employed, that there may be assurance of their fitness for the work upon which they are engaged.

The medical inspection of industries would seem to be a logical extension of the police powers of the state. That intelligent employers have found it of practical economic value to engage the nurse and doctor for their benefit—and incidentally to the advantage of the employes—is an assurance of the wisdom of promoting a public sentiment for the supervision of the individual employes in every work-shop. It would seem to promise "to pay" for the state as well as for the employes.

Protection of the workers is only in its beginning. The education of the people at the bench and at the machine is essential. Through their intelligent demand for protection and safety the presence of doctor and nurse may become universal and democratic.

THE WOMAN'S WELFARE DEPARTMENT OF THE NATIONAL CIVIC FEDERATION[1]

MRS. JOHN HAYS HAMMOND

Chairman

THE Woman's Welfare Department of The National Civic Federation is an organization of women interested in the welfare of government and industrial employes. We are a body composed of three classes of women: women who as stockholders or through family relationship are financially interested in industrial organizations; women who are interested because their families are employed in government departments; and women drawn to welfare work by their desire to be helpful.

Our aim is to improve the working and living conditions of the wage-earner. This includes the safeguarding from unnecessary risks in dangerous and unhealthful occupations; the provision of proper ventilation, light, and sanitation; the furnishing of lunch rooms, rest rooms, educational and recreational facilities; the establishment of good housing conditions, savings funds and benefit and loan associations—recognizing always that the first essentials to the welfare of the employe are steady work, an equitable wage, and reasonable hours of labor.

Our method of work is to meet the employer, and by interesting him in the needs of his employes to work with him for improved conditions. We study the condition of many institutions, and where we find points to be commended we are quick to bring them to the attention of other employers.

Our woman's welfare department is yet in its infancy, being barely four years old, but we have lived long enough to see some of the fruits of our endeavors. We initiated a Woman's Welfare Department for Government Employes in Washington, and Congress, animated by our efforts, has ap-

[1] Read in discussion at the meeting of the Academy of Political Science, November 11, 1911.

pointed a committee to inspect all department buildings and to report as to their needs in the way of proper sanitation. Following this investigation we hope that Congress will pass the bill which our organization has urged, providing for a government board of sanitary inspectors.

There is need of welfare work in every community where there are factories, stores, mines, railroads or public institutions, such as city hospitals, post offices, schools and other government buildings.

The scope of our opportunity for good is limitless. With the great influx of women into industrial pursuits, many problems arise hitherto unknown in civic life. We feel that with patient study and unselfish zeal we may help to solve some of these problems. Surely the thoughtful management which has gone toward the making of our own homes may effectively be applied to bring about a considerate justice in ordering these larger homes of industry. Our special care is woman. The value of woman to the state is, after all, as a mother, and this function should not be impaired by unnecessary hardship as a wage-earner.

In the United States there are seven million women who are employed in industrial pursuits. Unregulated hours of labor and the lack of consideration for the workers' health and comfort are happily disappearing, for in the changed economic conditions in the business world employers see that it pays to have good lunch rooms, recreation halls and means of assistance for those who are ill or in financial distress. They recognize that greater efficiency results from good working conditions.

Our work so far has been relatively local; but we have formed active sections in New York, New Jersey, North Carolina, South Carolina, Virginia, West Virginia, Georgia and Washington, D. C. Other sections are in the process of organization, and it is our aim and expectation to extend the welfare department throughout every state and territory of the union. In every region of our great country where women are employed there is much for us to do—sympathy and intelligent aid to be given by those who have the time, means and influence to devote to this great work—the improvement of the condition of the wage-earner.

THE EFFICIENT ENFORCEMENT OF LABOR LEGISLATION[1]

P. TECUMSEH SHERMAN

Former Commissioner of Labor in New York State

THE most efficient carrying out of the purpose of labor legislation does not consist merely of "enforcement." If the factory laws, and more particularly those provisions of the factory laws aimed to promote safety, are the immediate subject of study, we must first determine their purpose, and then investigate the methods of accomplishing that purpose, not considering merely the enforcement of the specific safety regulations to be found in the laws.

The purpose of such laws is to protect persons employed in factories from physical injuries due to their employment. To carry out this and other purposes the state has established and maintains a bureau of factory inspection and a force of inspectors, clothed with the authority and duty to inspect factories. What is the purpose of such inspection in respect to safety? Is it to enforce the safety regulations prescribed in the factory laws? Yes, partly; but that is neither the whole purpose nor the ultimate purpose; for those statutory regulations are merely indirect means to an end, and not even the principal means to that end. Rather, the mission of the factory inspector should be to study out the causes of industrial accidents, and then to do everything legally possible to eliminate those causes. To that end there are two courses open to him: first, to enforce the existing laws, and to advise as to the adoption of further laws to meet conditions not covered by those existing; second, in the course of his inspections to keep the subject of accident prevention constantly in the minds of employers, managers, foremen and workmen, to point out to them known causes of danger, to study with them their specific problems and to act

[1] Read at the joint meeting of the Academy of Political Science and the New York Association for Labor Legislation, November, 18, 1911.

as a clearing house for information and experience between them, and thus to secure not only compliance with the law, but also more or better things than the law requires. For with the active coöperation of employers and workmen, if he can secure it, not only can the factory inspector bring about all that the law requires, and that far more quickly and easily than if he should approach the subject in the spirit of a mere police officer, but he can also go further towards his purpose than it is safe to extend the law. This opinion is based upon experience here, and is demonstrated by experience in Germany, where factory inspection has achieved its highest results, and where, so far as it relates to safety, it is in a sense self-regulation by employers, being carried on by mutual associations of employers.

But experience in Europe also shows that success in this line of industrial supervision is dependent upon the employment in the inspection service of experts of high qualifications and ability, so that their advice and instructions may always be practicable and effective, and that they may be able to explain and convince as well as to advise and order. In my opinion the New York factory inspectors have followed proper methods in their work; but in spite of the fact that many of them by long experience and wide observation have acquired great ability and usefulness, yet with some few exceptions they at best work mechanically, having no higher scientific education. Hence their usefulness in the fields of investigation of accident causation and of voluntary inducement is restricted to a comparatively low plane. If the present force were supplemented and to a degree supervised by a group of experts with scientific education, it would soon attain to such skill and ability as to command the respect and coöperation of the majority of our employers, who, in decided contrast to a recalcitrant minority, are glad to adopt reasonable means to avoid dangers; and then it could do far more for accident prevention, without recourse to the sanction of law, than would be attainable by the mere literal enforcement of the best laws that a legislature of Solomons could possibly devise.

During the past few years many large establishments have

effected remarkable improvement by employing experts in industrial safety. Why should not the state cover this comparatively neglected part of the field by providing an equivalent service for the vast majority of establishments that cannot afford such experts of their own? There was reason to anticipate, from the recommendations of the Wainwright Commission and from consequent legislative action, that officials with the technical qualifications I have indicated would soon be added to our factory inspection service; but more recent action by the state civil service commission threatens rather to reduce that service to a lower level.

However highly qualified our inspection service may become, we shall never progress very far in the line of accident prevention so long as the existing law of employers' liability remains as it is. For, in the first place, accident prevention starts from a study of the causation of accidents under local conditions; and it is only after we have learned the causes of actual accidents that we shall be able to determine the best means to destroy or lessen these causes. But our law places employers and injured employes, immediately after accidents, in legal relations where it is to the advantage of each party to hide or distort a large part of the evidence—to conceal his cards until the game of chance which is to determine his legal rights as to damages shall be played out in court. Consequently accidents are screened from investigation behind a cloud of suppression and distortion.

Moreover, our law is disturbing because it diverts the minds of employers and workmen—who in the final analysis must be the principal agents for creating safer conditions—and even the minds of industrial experts, too much to the proximate cause of accidents, which cause the law has fixed upon as the criterion of legal responsibility. But in a large proportion of cases the proximate cause is some inadvertent act or omission which humanly speaking is hopelessly unpreventable, while back of it are basic causes, which can be successfully attacked and to a degree eliminated.

Our law raises eternally the question of "fault," and incites employers and employes into what is really a class war to decide between them to which class fault shall be imputed by the

law, regardless of whether or not such imputation is correct, or whether or not fault actually exists. What constitutes fault in concrete cases is generally a most difficult moral question; and what is popularly or legally deemed to be fault under unfamiliar conditions of industrial accidents is very often either not a true cause or not the efficient or moral cause or not a preventable cause of the accident of which it is deemed to be the responsible cause. Consequently to fix a legal responsibility for damages for the consequences of accidents according to such a criterion is not at all effective as a deterrent from accidents, but quite the contrary. If we are to succeed in preventing accidents we must trace them to their true causes, and then direct our remedies to those causes. Not only is it contrary to justice but it is also unfavorable to safety to hold responsible and to punish for industrial accidents those to whom the law, either expressly or as applied by judges or juries, wrongly imputes fault. And in practise it imputes fault wrongly in a large proportion of cases. In my opinion, therefore, the substitution of the European law of "compensation," which generally eliminates this difficult question of fault, in place of our existing law of employers' liability for damages for fault, is a necessary first step towards carrying out most efficiently the purpose of the factory laws for the prevention of accidents.

I turn now to that branch of my subject relating to those provisions of the factory laws which for the purpose of promoting safety specifically prescribe or prohibit the doing of certain things. How these laws shall be enforced and how they can most efficiently be enforced depends principally upon the substance of the laws themselves. Attention must therefore be directed chiefly to the question of how these laws should be framed. On this question I am entirely out of sympathy with the spirit of the times; for I attribute the unnecessarily dangerous conditions in many of our industries and in certain classes of our buildings used for industry, not so much to class "greed" as to a combination of economic necessities, bad laws and inadequate provision for the proper administration of the law.

My first proposition is that statutory regulations for safety should be selected and framed with close regard to economics.

In America we live in comparatively great danger from fire, in part at least, because we cannot afford fireproof material in our structures. If we collectively were to adopt laws to compel ourselves individually to go to greater expense in the construction of our dwellings, surely we should strive to frame those laws so that they would effect the greatest increase in safety in proportion to the expense entailed. And we should see to it that such requirements should deprive few if any of us of our homes altogether merely because they are not ideal, for even dangerous dwellings are far preferable to no dwellings at all. The state should act in that way toward industries. We might cut off over half of our industrial injuries at one stroke by prohibiting the manufacture of steel and the use of high power machinery, but that remedy would obviously be worse than the disease. Yet a like mistake is apt to be made indirectly by adopting regulations which would impose upon industries a burden of expense greater than some of them could bear. Examine two recent proposals for general statutory safety regulations, *viz.*, (1) that the electric drive should be required by law in place of belting and shafting in all factories, and (2) that automatic sprinklers should be required in all city workshops. Each would cost our industries several hundred million dollars, and yet, while in general one of them would be and the other might be of some net benefit, nevertheless, in a large proportion of cases both would be of slight or of doubtful advantage. If many such expensive blanket requirements were adopted, it would ruin some industries, reduce employment, and lower wages or raise prices. Consequently, the adoption of a few such requirements would tend to preclude the adoption of other means of safety, even although those others might be far the more necessary and effective. We should therefore not compel the general adoption of standardized measures for safety merely because on the average they would do some good, but should use discrimination and so frame our statutes that they will compel the use of the most effective means of safety and then only under conditions where they are reasonably necessary.

Of the 24,000 factory accidents annually reported in this state only a minor proportion are due to obvious defects in

structure or equipment or to the neglect of known safety appliances or practises. The majority are inevitable incidents of the use of modern machinery, processes and organization, which, along with an enormous increase in productivity have caused an increase in the inherent risks of production. Those risks are not absolutely unpreventable; but they are unpreventable so long as employers resort to the methods of production that cause them. The problem, then, seems to be to compel or induce the selection of those methods of production which will have the lowest risks in proportion to productivity. Can the state bring about such a selection by standardized regulations? Most decidedly it cannot, although it may with benefit prohibit any trades, processes or practises which the overwhelming preponderance of technical expert opinion unqualifiedly condemns. Beyond that there is only one effective remedy that I know of, namely, to make the cost of compensating for work injuries an unavoidable part of the employer's cost of production. That would make the more dangerous methods of production less cheap, and the safer methods relatively less expensive; and thereby would tend to direct industrial development along the safer lines. That leads us again to the "compensation law" as a remedial measure of primary inportance.

My second proposition is that no compulsory regulation for safety should be adopted unless its usefulness is certain under practically all conditions to which it is to apply; for if any such regulation to any material degree uselessly interferes with freedom in the operations of industry or imposes useless expense upon any considerable number of employers, it will tend to defeat its own purpose. To explain that conclusion I start from an idea that the experienced observer will accept as an axiom, namely, that the state is not competent generally to determine and prescribe what is most conducive to safety, and that its function to be really conducive to that end must be strictly limited to forbidding what is clearly wrong and commanding what is clearly right. Consequently, general and absolute regulations, such as it is now the popular tendency to resort to, should be generally avoided, for the reason that they

inevitably go too far and frequently command what under some conditions is wrong, *i. e.*, what is useless, impracticable, impossible, harmful or less effective than other and less expensive means. In such cases the law is either deliberately left unenforced, or, owing to the natural prejudices of judges and juries, is successfully resisted, after the efforts of those charged with its enforcement have first been wasted in futile litigation, or else it is enforced with unnecessary burden upon some industries and interference with them. One effect in the two latter cases is to put the most capable and best disposed managers of industry and of property in a position of antagonism to the state's entire scheme for the prevention of accidents. In the application of the safety provisions of the factory laws, which are absolute—but which, from the view I have taken, should be conditional—that result has been clearly noticeable, and in the application of the New York city building laws it is the common rule. Among the mass of orders and proceedings pending against owners of buildings the majority are doubtless proper; but many of them are against buildings already better equipped for safety than the average, while others require heavy expenditures in ways which, under the particular conditions would not serve to reduce any existing dangers, but would be mere useless tributes to legal or administrative formalism. And, moreover, the law is neither so framed nor so administered as to distinguish justly between landlords and tenants, but too generally penalizes the one for the acts of the other, and *vice versa*. The natural results are to discourage the solution by private owners and managers of the problems of safety involved, and to excite an amount of righteous opposition to the law which hinders its enforcement generally.

The existing dangers from fire in our New York city workshops emphasize a point to which I will revert later, namely, the need that the law should be so elastic as continually to fit changing conditions. During the past few years the removal of the bulk of workshops in the clothing trades from tenements and rookeries to loft buildings has rapidly and radically changed the means requisite to protect the working people therein from the dangers of fire; and the former statutory remedy—the New York type

of fire escape—under these new conditions has ceased to be a remedy and has become a disease, *i. e.*, is a useless expense and in itself a cause of danger.

The problem, then, is so to shape our laws that they will require of the proper persons the most economical and certain means for safety wherever, but only where, they are reasonably necessary and will be effective. A code of such laws could not be compressed within the limits of an ordinary statute, and what is more serious, would require amendment, to fit new or unanticipated conditions, more frequently than is practicable by legislative action. Specific statutes, then, being too inelastic for the purpose, the alternative is to enact general statutes requiring "proper" means to guard against specific dangers "where reasonably necessary," and delegating discretion to decide what, under various particular conditions, are "proper" means, and under what conditions those means are "reasonably necessary." The question then arises: upon whom should such discretion be conferred? There are serious objections to conferring it upon the official whose duty it is to enforce the law; for he is peculiarly prone to misuse such discretion, in order to gain private advantage, to satisfy temporary gusts of popular passion, to give advantage to personal favorites, or to make the law more easy of enforcement. And he is likely to err through routine dependence upon subordinates, or through lack of time, information and knowledge. Even if he should not abuse his discretion, he would nevertheless always be subject to the suspicion of unfair discrimination and to consequent opposition from the public and the courts. Moreover, if capital should be subjected to the unbridled discretion of single heads of departments in matters wherein the abuse of such discretion would lead to partial confiscation, it would cause capital to be harmfully withheld from investment. Under the recent Hoey Act, which established a bureau of fire prevention in the New York city fire department, the fire commissioner is given unlimited discretion to compel the installation of appliances for the prevention of fires, subject however to a review of his orders by a "board of survey." As a check such review is better than none at all; but it is not sufficient; for a board of survey will deal with each particular case

by itself without relation to the general field, and consequently its work will not check unfair discrimination nor tend to allay the suspicion of such discrimination, even if none exists. Where the legislature delegates such discretion, it should require that the exercise of that discretion be expressed in formulated rules for public guidance, and that such rules should be amended only after public notice and hearings of those to be affected. These rules should be made and altered, not by the official whose duty it will be to enforce them, but upon his motion and at his suggestion by some other official or board, and preferably by a board of experts constituted especially for that purpose. (A bill giving to the commissioner of labor power to make rules and regulations in certain cases subject to the approval of the governor, was recently vetoed by Governor Dix, on the ground, as I understand it, that the governor is not to be assumed to be an expert in such matters, and should not have such a responsibility thrust upon him. The governor's position is probably right. Consequently the discretionary power to make such rules should not be delegated to the executive.) To the objection that we have already too many boards, the answer is that in this matter we are seeking to control a power which if misdirected or abused would waste millions of dollars or needlessly sacrifice thousands of efficient workmen, and therefore that the end to be accomplished is well worth the price. There are some specific dangers to be avoided in the constitution of such boards; but experience abroad, upon which I have based my suggestion, has demonstrated methods to avoid them.

In another way our law needs correction. The safety regulations of the labor laws are designed simply to prescribe certain obligations, conducive to safety, to be enforced by the state. But they are also used for a secondary purpose, as criteria of liability for wrongs by employers to employes; and in this application they are often misconstrued by judges and juries—who are entirely unfamiliar with the subjects and conditions to which they relate—so as to require what is useless or impossible. Such misconstructions frequently result, not only in producing injuries, but also in depriving the regulations

of some of their effectiveness for safety. In this second use these regulations have been too generally construed as imposing obligations entirely and exclusively upon employers. Many of the duties thereby imposed upon the employer are really joint duties of the employer and his workmen or some of them. To hold the employer in such cases entirely responsible to those workmen for the consequences of a violation does not conduce to safety. Even where the violation involves serious personal fault on the part of the employer, so that it is altogether just to impose upon him unlimited liability for the consequences, yet such action is sometimes undesirable. Working people should not be led to believe that they are free from all responsibility in the matter, and that they may accept and continue in dangerous employment, resting supine in the belief that the state must discover their danger and protect them from it. The working people owe a duty to their employers and to the state to aid in the enforcement of laws enacted for their protection. If we are really seeking safety and not class warfare, we should reshape our laws and legal practises so as to cultivate instead of destroying a sense of these duties in the minds of the working people. To that end the secondary use of safety regulations, which I have explained, should be discontinued; and all the law governing the liability of employers to their employes for work accidents should be contained in distinct and independent statutes.

There is one further requisite for efficiently carrying out the purpose of this branch of labor legislation, and that is time. Our factory inspection force has now been augmented until in proportion to its field it is larger, and in proportion to its difficulties—arising principally from the obstructive practises of many of our magistrates—it is about as large as the corresponding force asked for by the New York city fire commissioner for a lighter task. It should be borne in mind that in England existing conditions have been reached only through the labors of a well-equipped force for a generation, and that in Germany, after an equal period, many trade inspectors are still admittedly "in arrears." We should, therefore, anticipate satisfactory results, not in months, but in years; and in the

meantime should judge the work of the inspectors not by what may have escaped their detection nor by what they may not have corrected but by what they shall have accomplished. If one feels inclined to be impatient with the prospect of such slow progress, let him remember that there is a great compensating advantage in proceeding slowly, namely, that progress is then more sure and more apt to be guided by experience towards the desired end; whereas, if it is sought to obtain the same result by turning a mob of agitators, political hacks and untrained cubs, labeled inspectors, loose on the industrial community, with authority to make trouble, the chances are that they will miss the desired result altogether.

What is our goal? What may we reasonably seek and expect to accomplish? From rash estimates by some experts and from results recently accomplished in some exceptional industries, a popular belief has been created that a majority of our industrial accidents are practically preventable. In my opinion that belief is erroneous. General European accident statistics *prima facie* indicate that, in spite of systematic inspection and regulation, industrial injuries are increasing, both in the aggregate and in proportion to numbers employed; but, more closely studied, those statistics reveal so many elements of error that they can fairly be said to support neither that conclusion nor any other. The more perfect statistics of the highly organized industries, however, show positively that in many trades, in spite of the adoption of more dangerous processes and a consequent increase in the inherent trade risks, the proportion of serious injuries has been materially reduced; that is, that there has been a noticeable reduction where natural progress uncontrolled would have resulted in an increase, and what is more important, that the number of such injuries has been very materially reduced in proportion to economic results accomplished. That, and not the millenium is what we should expect; and it is well worth striving for.

PROVISION AGAINST THE CONSEQUENCES OF INDUSTRIAL ACCIDENTS[1]

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THE subject presented for discussion may be tersely yet comprehensively put, "How may we best provide against the financial consequences of industrial accidents upon workmen and their families?" It is no longer put: "Shall we so provide?" We have ceased asking that question for two reasons: first, because as a people we are already convinced that compensation should be made to injured workmen and to the dependents of those who are killed, entirely without regard to negligence; second, because all who stop to think carefully about the existing conditions know very well that we are already making provision in a way which costs much and helps little.

In saying this I refer least of all to the waste in enforcing or evading liability for negligence, whether by direct expenditure of employers or by their payment of insurance premiums. If it be true, as has been asserted, that, by the time the insurance companies have met their expenses and the claimants theirs, not more than one-fifth to one-fourth of the premiums paid by employers becomes available for the relief of injured workmen or the dependents of the dead, even this is economical, compared with the manner in which we meet the cost of the much greater number of industrial accidents not so compensated.

In civilized countries we do not knowingly permit women and children to starve or freeze or go without shelter. If they become paupers or beggars, we support them by public or private charity. If they steal, we let them live by stealing until they are caught and then we support them in prison. If they serve men's vicious propensities, we may even pay them for injuring

[1] Read at the joint meeting of the Academy of Political Science and the New York Association for Labor Legislation, November 10, 1911.

us, or at the worst they may procure support in a home or reformatory. If they fail of the education which we so freely offer all who themselves have food and shelter, their miseducation will cost us dearly industrially in poor task-work and may cost us yet more dearly politically in the decline of democratic institutions which these, our wards, help to guide.

All of this we pay; we must pay it to the full, we cannot escape it. And this compensation, as it falls due, we must pay in this very manner, for a full generation or more to come, in respect to every workman already maimed and every family already dependent, even though we set up a system of ample compensation of all who become victims of these misfortunes from this day.

The whole problem is essentially one of the shifting and incidence of taxation. It is purely a question of how we may best levy this tax, which we cannot evade, so that: first, it may promptly, amply and effectually relieve in such manner as to minimize the evils and enhance the benefits of the compensation; second, it may most directly and effectively encourage and even compel prevention; third, it may be most economically and efficiently administered; fourth, it may avoid duplicating the burdens which our industries and we ourselves are already bearing and must bear for more than a generation to come, by providing for the immediate creation of a capital fund to furnish all the compensation hereafter to be paid to persons who shall be injured or who are dependent on workmen killed by accident. As this last problem is actuarial, it will be discussed first.

We are now paying through indirect and wasteful means for or toward the keep of tens of thousands of persons rendered wholly or partly dependent as the result of industrial accidents. This compensation, in diminishing volume as the numbers are reduced by death or arrival at the stage of self-support, we must continue for years to come—a generation or more—not to speak of the long, long consequences of the encouragement given pauperism and criminality.

If we were to make provision now by direct tax for the care and support of all who become victims from this day, not a

voice would be raised in favor of collecting from year to year more than is needed to meet the payments required during the year, with perhaps a sufficient reserve to provide against fluctuations.

This would mean the levy of a tax the first year sufficient only to pay the medical, nursing and funeral expenses of those who are injured or killed that year, plus the weekly or monthly annuities which are paid during that year to injured workmen or their dependents, in case they die of their injuries. The second year enough would have to be raised to pay all these items because of accidents occurring the second year and also all annuities to the injured or their dependents because of accidents that took place the first year; the third year, enough to cover the annuities for accidents awarded the first and second years, as well as the additional payments due to the accidents of the third year; and so on. Theoretically the maximum would be reached in about fifty years, when the oldest pensioner or widow entitled to a pension dies off; but really in half that time or even earlier if prevention keeps pace with the knowledge of the causes of accident which a good compensation system will supply. Such a system would impose its burdens gradually, therefore, and without disturbing industries overmuch or withdrawing from them large sums before they are needed.

Obviously, if we tax ourselves, either by holding the employer responsible without his insuring against such responsibility or by encouraging or even compelling insurance in private insurance companies or associations, we cannot distribute the load in the manner suggested above. If we impose the liability directly upon an employer, say a railway company, as soon as an accident occurs we must require a liability to be set up for the present value of all sums payable in future because of it.

We must not consent that an insurance company or association evade charging up this liability on a basis which would assure that assets equivalent to it would be sufficient, with interest, to meet these claims. Therefore, under such a system, we must tax ourselves at once when accidents occur, in sums equal to the present values of the sums to be paid, at whatever time,

because of them. This is a necessary, an unavoidable adjunct of any such system.

Only under a frankly recognized system of taxing industries directly according to the payroll and the hazard by compulsory insurance in national funds, may we escape the staggering burden such a system would impose; for we cannot trust anything less than the nation with the responsibilities assumed in adopting the alternative plan above suggested. The nation which takes upon itself the enforcement of the continued collection of such taxes or premiums can do what it promises; no private corporation or association can. The nation could never abandon its wards. The private company or association has no wards; it has creditors only, whose claims, if too numerous, may bankrupt the institution and destroy the assets held to protect the creditors.

This was the view which Germany took of the matter from the outset; and, accordingly, the industries of Germany, adjusting themselves gradually to the burden, have thriven marvelously and now scarcely feel a load which would have laid them low if it had been suddenly imposed. The comments of Dr. Friedensburg, which have been given wide currency here of late, are those of a reactionary, who talks of "crippled industries" in a country the commercial progress of which in the twenty-five years of "social insurance" is unparalleled in the history of the world. In our country we have taken the contrary view so far, and further, have imposed the burden piecemeal, *i. e.*, by states. We have thus caused the almost intolerable condition against which Governor Wilson, of New Jersey, protested the other day, *viz.*, a condition of excessive burdens upon industry in one state, out of all proportion to the rates in adjoining states—such as 2 % in New Jersey against ¼ of 1 % in New York and Pennsylvania for machine shops, for instance.

But this is only a part of the explanation. It will not, perhaps, apply with equal force to the state of Washington, with compulsory state insurance, or even to Ohio or Massachusetts with state insurance, but without complete compulsion; for, if we are as successful as the peoples of Norway, Sweden, Austria,

Italy or Luxembourg, we may be able to operate such a system much more economically than private insurance—for instance, for 10 % or at most 15 % of the premiums, instead of 50 %.

In other words, there is here another reason why this tax upon our industries in proportion to the payrolls and the hazards, which must inevitably be paid by all of us, should not be levied indirectly through premiums paid to private insurance companies. Such a system is wasteful, even when compared with bureaucratic political methods; and the burden, already rendered unreasonably heavy if we are annually to pay out moneys sufficient to cover all outlay, present and future, because of this year's accidents, is literally doubled by resort to this method.

The want of efficiency under the system of private insurance is tantamount to a much greater waste than its extravagant expenses. The purpose of this provision is to afford support to injured workmen and their dependents; and, while it is important to avoid being deceived by simulation and malingering, it is yet more important that, when it is decided that these are found not to exist, the claims be promptly allowed. With the private company, it is business merely. It will get off in each case as cheaply as possible. All questions that can be raised are employed as a basis for compromise. This is continually commented upon by British magistrates with much bitterness and is resented by British workmen. In Denmark, it resulted in the state taking over the adjustment of all claims, even claims against private insurance companies. It must be remembered that if, by any chance, as has unquestionably happened in Great Britain, we fail to make adequate provision by annuity payments for these helpless ones, we shall pay the tax the second time in the good old way, through charities and correction and the like. Private insurance companies wholly fail to perform these functions adequately; they can save money by not doing it and they merely lose money by doing it. Further, in the readjustment of this burden, we must not interfere with the steady employment of all workmen at their trade—and particularly the employment of the aging, the failing, the partially disabled. Private insurance at its best, as in England, by concessions in rates encourages the discharge of

such workmen. This is admitted; it is not admitted but is obviously true that, as death benefits for men without family are much smaller, the system also encourages employers to prefer single men. Such lapses from true efficiency we find inherent in the scheme of private insurance and not elsewhere. They are not discoverable anywhere in the world in state insurance or in mutual insurance under state compulsion. In all such systems fairly carried out special efforts to utilize the aging, failing and partially disabled—and even to educate them in industries for which their powers are suitable—are made.

Even more important is it to inquire how we may provide through our system of compensation for effective means of prevention; for that strikes at the root of the matter, and reduces the otherwise irreducible net cost, under whatever system distributed. As to this, *a priori* reasoning and the lessons of experience agree. In spite of occasional, sporadic efforts, the reduction of accidents will not be accomplished under private insurance, which is interested only in getting an ample rate, whatever the hazard may be, and can make as much money when the hazard is great as when it is small. State insurance is equally ineffective. It tends to become a mere collecting and distributing bureau, economically administered but not especially alert. At most, it reports to an inspection department all accidents and their causes, and there it rests. To be sure, the pressure of rates, whether of private or of state insurance, does something to encourage prevention, but not much, unless such rates are wisely, discriminatingly and even stubbornly applied.

Much the most successful of all agencies for prevention have been mutual associations of employers, formed under legal compulsion, organized by industries and given full power to collect premiums from their members, like taxes, fixing the rate according to the hazard and the payroll. Germany, employing this system, leads the world in preventive devices and the requirement of their use. As costs vary with the number of accidents, all employers at once feel in their assessments the effects of neglect on the part of one or more of their number. No other system is conducted with greater

economy and no other system gives the state such warrant for assessing only what is required from year to year, with a moderate provision for fluctuations; for, when at its highest point and in equilibrium, the cost thus determined will be the fair average tax which should be assessed upon the industry and through it upon the consumer.

Under this system and this only, likewise, has it proved practicable to give effective relief, by making a permanent provision without power to compromise or commute, to relieve quickly as by immediate surgical or medical attention, nursing and hospitals, to minimize the evils of simulation and malingering which are present in every system, and to render the benefits to workmen and dependents equal to the full purchasing power of the money paid.

Precisely as it was anticipated that the idea of compensation, instead of liability for negligence, would be deemed by our people inconsistent with our fundamental notions of individual liberty and responsibility, so has it also been argued that compulsory insurance, state or national, is both repugnant to our conceptions of individual liberty and violative of our state and federal constitutions. And yet, though there has thus far been no concerted agitation for compulsory insurance, three states, as widely separated territorially and traditionally as Massachusetts, Ohio and Washington, have adopted it, the first two in the quasi-optional form, the last in the straight-out compulsory form. The compulsory form has already been held constitutional in the state of Washington and the quasi-optional in the state of Massachusetts. At the recent conference of governors no governor of one of these states voiced or reported any loud protest; while from New Jersey, the very governor who had secured the adoption of direct liability, which of course means private insurance, announced that the well-grounded protests of the people of his state against the exorbitant cost had converted him into an advocate of compulsory state insurance.

The managers of the private insurance companies see the handwriting on the wall. Their recent meeting in New York brought forth at least two addresses which tacitly but none the less obviously admitted the seriousness of the situation from

their standpoint. The people and their legislatures are accordingly besought to accept as an alternative private insurance with state supervision of rating bureaus to be set up by the companies. The expenses of private insurance, so far, have intolerably increased the burden of accident risks, and the management of such companies has inevitably made against the effectiveness of the provision for injured workmen and their dependents; yet their competition with one another has at least prevented their adding a sure profit and indeed has usually caused them to do the business at a loss. This the state is now asked to obviate by requiring the companies to join in fixing rates and thus obligating itself, by exercising supervisory powers, that the rates shall not be "confiscatory," that is, shall be profitable. This is the only alternative they offer; we must take our choice.

From the days of Rome, it has been known to be folly to "farm out the taxes" to private agencies to exploit for their own profit. Shall we continue this method? Our early experience with toll-roads and toll-bridges and our recent experience with excessive bounties through protective tariffs show the folly of such a system. Shall we repeat this mistake on a tremendous scale, or shall we, under the taxing power of the federal government, proceed to instal, with improvements, a democratic system of compulsory insurance; with administration in the hands of those who pay the money; without unnecessary accumulation of funds and therefore with a gradual shifting of the burden upon the industries concerned; with broad federal supervision, nation-wide, ample, economical, efficient; encouraging prevention, supplying data and statistics for the study of causes, avoiding the petty meannesses of inter-state competition and giving positive assurance that every injured workman and every widow, orphan or other dependent will be provided for during helplessness and dependency?

THE COMPENSATION AMENDMENT TO THE NEW YORK CONSTITUTION[1]

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ON March 24th the court of appeals of this state declared the Wainright Act (chapter 674 of the Laws of 1910), making the payment of compensation to the victims of industrial accidents in certain employments compulsory, unconstitutional. This act was no hasty or ill-considered piece of legislation. It was passed on the recommendation of the Commission on Employers' Liability appointed in 1909, defended in its report, of which the court of appeals itself speaks in high terms, and approved by so careful a lawyer as Governor Hughes.

The arguments urged in its support were briefly as follows: The present system of providing indemnities for the victims of industrial accidents, under which the right to indemnity or "damages" depends on ability to convict the employer of negligence, is in its practical operation inadequate, wasteful and even vicious.

Under it only a small proportion of injured wage-earners, about one in eight according to the returns of the employers' liability insurance companies, is able to obtain damages. Even these wage-earners, instead of receiving the indemnity when it is most needed, immediately after the accident, may have to await the conclusion of a long and costly law suit, which eats up a large part of the verdict that is ultimately obtained. Thus, as a means of relief from the added expenses and curtailed earnings which a serious accident entails, the law is a complete failure. Wage-earners as a whole are little better off, notwithstanding the sensationally large verdicts that are occasionally awarded, than they would be if they were without

[1] Read at the joint meeting of the Academy of Political Science and the New York Association for Labor Legislation, November 10, 1911.

this gambler's chance and were forced to bear themselves the entire loss as well as the pain and suffering which accidents cause.

Often laws which are disadvantageous to wage-earners have compensating advantages from the viewpoint of employers, but this cannot be claimed for our employers' liability law. Of the money they are forced to pay out under it, only a small part, not over one-third on the average according to the estimates of the New York commission, reaches the injured employe. Moreover, it is of no advantage to employers to be put in the position of soulless monsters turning over their employes to the mercy of heartless claim agents at the very time when they most need their sympathy and help, nor to be mulcted in heavy damages, whenever negligence can be proved against them, by incensed juries whose humanity is outraged by the constant miscarriage of justice under the system.

Nor is much that is favorable to the law to be urged from the standpoint of the lawyer or the judge. It is condemned by the best representatives of the bench and bar because it involves the legal profession in a branch of litigation in which trickery, fraud and ability to appeal to the sympathy rather than the intelligence of a jury are requisites for success, rather than mastery of legal principles or fidelity to the accepted code of legal ethics.

To society the system is entirely inadequate because it merely tinkers at rather than solves the serious problem presented by industrial accidents. Worked out by our forefathers to suit the industrial conditions that antedated the railroad and the factory, it is quite unsuited to the complex conditions of our day. Moreover, the burden of expense entailed on the state by the litigation which it fosters is another serious offset to the damages awarded to that small proportion of wage-earners who prosecute suits successfully.

The New York commission presented in its report a convincing arraignment of the present employers' liability law and few persons who have taken the trouble to study the facts will dissent from its conclusions:

First: That the present system in New York rests on a basis that is economically unwise and unfair, and that in operation it is wasteful, uncertain and productive of antagonism between workmen and employers.

Second: That it is satisfactory to none, and tolerable only to those employers and workmen who practically disregard their legal rights and obligations and fairly share the burden of accidents in industries.

Third: That the evils of the system are most marked in hazardous employments, where the trade risk is high and serious accidents are frequent.

Fourth: That as a matter of fact, workmen in the dangerous trades do not, and practically cannot, provide for themselves adequate accident insurance, and therefore, the burden of accidents falls on the workmen least able to bear it, and brings many of them and their families to want.

There are many evils which do not admit of a remedy through legislation. Is the unsatisfactory operation of our employers' liability law the consequence of insurmountable difficulties in the situation or merely proof that the law itself is based on a false theory? It is necessary only to know what other countries are doing in this field to be convinced that the trouble is with our law, not with our industries, nor with the employers and employes who operate them. Every important country in the world except the United States has given up in whole or in part the principle of employers' liability and substituted for it that of compensation. This principle is well explained by Senator Elihu Root who considers the present law "foolish, wasteful, ineffective and barbarous."

All accidents (he says) all injuries are subject to the law of average. The cost of support which is made necessary by the injuries suffered in a business is just as much a part of the cost of the business as the tools that are worn out and the material that is consumed. It ought to be paid for by the business as a part of that cost and not left to the charity of the nation at large.

Different plans are being tried for bringing about this result and opinions differ as to which of these—British compensation, German insurance through mutual employers' associations, or

Norwegian state insurance—is best adapted to American conditions. All of these systems, however, have in common the compensation principle, that is, they require employers to pay indemnities, either directly or indirectly through an insurance fund, to wage-earners injured in the course of their employment, whether or not such injury is due to the employer's negligence. Thus they must pay when the accident is due to the carelessness of a fellow-servant, to risks inherent in the industry, to contributory negligence on the part of the injured wage-earner himself, or even to such negligence without any contributory negligence on the part of the employer, unless such negligence is of so gross a character as to amount to deliberate self-injury. In other words, in all these systems, now well-nigh universal outside of the United States and rapidly spreading in the United States outside of New York, the principle of negligence with its limitations is given up and for it is substituted the principle of compensation.

The Wainwright Act, which was declared unconstitutional, was modeled after the British compensation law. It presented the compensation principle for the first time to our courts, and anxiety lest it should be deemed unconstitutional caused the commission which framed it to formulate it with more regard to legal than to economic theory. Thus it applied only to extra-hazardous employments and to accidents in such employments due to the hazard peculiar to the industry.

The constitutional argument in support of the law is quite simple. Because of the extra-hazardous character of certain industries, measures for the protection of employes engaged in such industries are justified. Thus far the legislature, in the exercise of its police power, has limited these measures to the prescription of certain safety devices. In a compensation law it goes farther, and says to the employer that he may continue to carry on such dangerous industries only on condition that he become the insurer of his employes against the risks to which their employment in his service exposes them. As such insurer he is made liable for compensation to them on a moderate scale—half wages in this law—when they are injured in consequence of the risks inherent in the employment, and he is re-

quired to indemnify their families by the payment of a reasonable sum—not exceeding $3,000 under this law—when they are killed.

The New York court of appeals might have objected to this statute on various grounds. Thus it might have held the proposed classification of extra-hazardous employments unreasonable, or might have found fault with the method adopted of discouraging litigation and jury trials. Fortunately for the clarity of the issue which its decision presents, the court of appeals based its objections on the compensation principle itself. The following summary, taken from the *Fourth Report of the Commission on Employers' Liability*, shows how free the decision was from captious or technical objections to the law and at the same time how persuaded were the judges of our highest court—the decision was unanimous—that the compensation principle is inconsistent with the due-process clause of our constitution as they interpret it.

Imposing upon the employer liability for industrial accidents when the accident is not due directly or indirectly to his negligence, is taking his property without due process of law. The idea that the law may be justified since it merely compels the employer to assume the risks of the trade, whereas the law before compelled the employe to assume those risks and because one plan is logically as defensible as the other, is disposed of by pointing out that the employe assumes the risks not because of the law, but because of the nature of the case. He is the person injured; upon him fall the consequences of the injury. All that the law does is to say that under certain circumstances, that is, if the negligence of the employer has caused the accident without any contributory negligence on the part of the employe, he may have the right to recover. To argue that the law may now go further and say that he shall have the right to recover, even if there has been no negligence on the part of the employer, appears to the court to create a liability opposed to the whole spirit of our legal system. Such procedure is not justified, in the opinion of the court, as an exercise of the police power. That power might be urged in support of a measure designed to promote the public health, but in the view of the court the act under consideration "does nothing to conserve the health, safety, or morals of the employes, and it imposes upon the employer no new or affirmative duties or responsibilities in the conduct of his business."

The court finds that the law is valid as regards its classification of extra-hazardous trades, nor does it disapprove of the statute on the ground that it interferes with the right of trial by jury, or that it violates section 18, article 2 of the constitution, which declares: "The right of action now existing to recover damages for injuries resulting in death, shall never be abrogated; and the amount recoverable shall not be subject to any statutory limitation."

The judges thus declare in the clearest terms that the compensation principle and due process of law are irreconcilable, and it cannot be claimed that they have arrived at this conclusion through failure to appreciate the force of the economic reasons that have led to the world movement to substitute the compensation principle for the employers' liability principle. They say expressly:

In arriving at this conclusion we do not overlook the cogent economic and sociological arguments which were urged in support of the statute. There can be no doubt as to the theory of this law. It is based upon the proposition that the inherent risks of an employment should in justice be placed upon the shoulders of the employer, who can protect himself against loss by insurance and by such addition to the price of his wares as to cast the burden ultimately upon the consumer: that indemnity to an injured employe should be as much a charge upon the business as the cost of replacing or repairing disabled or defective machinery, appliances or tools; that, under our present system, the loss falls immediately upon the employe, who is almost invariably unable to bear it, and ultimately upon the community which is taxed for the support of the indigent; and that our present system is uncertain, unscientific, and wasteful, and fosters a spirit of antagonism between employer and employe which it is to the interests of the state to remove. We have already admitted the strength of this appeal to a recognized and widely prevalent sentiment, but we think it is an appeal which must be made to the people and not to the courts.

Later they make their position more clear by asserting:

The right of property rests not upon philosophical or scientific speculation nor upon the commendable impulses of benevolence or charity, nor yet upon the dictates of natural justice. The right has its foundation in the fundamental law. That can be changed by the people, but

not by legislatures. In a government like ours theories of public good or necessity are often so plausible or sound as to command popular approval, but courts are not permitted to forget that the law is the only chart by which the ship of state is to be guided.

It is no part of the purpose of this paper to argue in regard to the soundness of this decision. It has been criticized by able lawyers and teachers of law from the Atlantic to the Pacific. Many valuable reports and briefs have been prepared attacking the narrow and unprogressive interpretation of the due-process clause on which it rests and calling attention to the much more liberal tone of the decisions of the federal Supreme Court. Finally, a similar issue has since been passed on by the supreme court of the state of Washington in connection with the compulsory accident insurance law of that state, and the judges of that court after reviewing the reasoning of our court of appeals, have unanimously decided that for that state at any rate the compensation principle, carried a good deal farther than was attempted here, is in entire harmony with the due-process requirement.[1] For advocates of compensation legislation in other jurisdictions the volume of authoritative opinion on the other side, which has been called out by the New York decision, nearly if not quite outweighs the disappointment which that decision has caused. It has educated public opinion on this whole subject as nothing else could have done. It has stimulated the ingenuity of legislators to secure the benefits of a compulsory compensation law while appearing to confine their enactments within voluntary contractual lines. Finally, it has caused the constitutional argument for the compensation principle to be summed up with such convincing force as, for example, in the memorandum prepared by the law committee of the Civic Federation headed by Francis Lynde Stetson, in the brief submitted for the state in the Washington case, and in the Washington decision itself, that it can now scarcely be doubted that the United States Supreme Court, when called upon to decide whether this new method of dealing with industrial accidents conflicts with federal due process of law, will again give proof of its progressive and enlightened attitude.

[1] State of Washington *v.* Clausen, decided September 27, 1911.

In this state, however, it is a condition and not a theory which confronts us. Our court of last resort, interpreting a clause in the state constitution, has said unanimously that the compensation principle is at variance with our fundamental law and has declared that if we wish to introduce it into our system of jurisprudence, unless by some unsatisfactory side-door method like that adopted by our sister state of New Jersey, we must make our appeal not to the court, but to the people, in whose hands rests the amendment of the fundamental law.

To the members of the New York Association for Labor Legislation and through them to the legislators and citizens of this state I wish to address such an appeal. The argument for the compensation principle, as a substitute for or supplement to the principle of employers' liability, seems to me conclusive. It has carried the day in every important country except the United States. Its beneficent results are attested by both employers and employes in every country in which it has been introduced. To secure the application of this principle to industrial accidents in New York we must either evade this decision by imposing on employers and employes burdens which will lead them to choose this system voluntarily; get a different ruling from the same court on another statute which presents the principle in slightly different form; or *amend the constitution.*

I oppose the first plan, except as a last resort, because I believe the compensation principle to be just and right, and I am not willing to accept the view that it does not harmonize with our fundamental law. It is more important, in my opinion, to keep our fundamental law abreast of our conceptions of justice and truth than even to do away with our present "foolish, wasteful, ineffective and barbarous" system of employers' liability. Moreover, I question whether the full advantages of a compensation system can be secured through free contract, that is, without making its acceptance obligatory on all employers and employes alike.

The second plan seems to me even more objectionable. That the court of appeals will reverse itself on this issue in any reasonable time is a vain hope. It has declared itself and declared itself unanimously. It is true that thirty years hence,

when the compensation principle is in general operation in other jurisdictions, the new judges who will then compose our court of appeals would probably reverse this decision. Believing in the soundness, legally and economically, of the compensation principle, I cannot doubt this. But who of us is willing to wait thirty years for a reform that is already shamefully overdue?

It has been suggested that our judges might be led to reverse themselves even in our generation if we could get a case, under the Wainwright or some other law, before the federal Supreme Court and there obtain a favorable decision. Those who entertain this hope should consider two facts. First, in its decision the court of appeals clearly anticipated the possibility that the Supreme Court of the United States might hold such a law in harmony with federal due process, and yet declared it inconsistent with due process in this state. On this point it said, referring to the language used in recent federal decisions:

> As to the cases of Noble State Bank *v.* Haskell (219 U. S. 104) and Assaria State Bank *v.* Dolley (219 U. S. 121) we have only to say that if they go so far as to hold that any law, whatever its effect, may be upheld because by the "prevailing morality" or the "strong and preponderant opinion" it is deemed "to be greatly and immediately necessary to the public welfare," we cannot recognize them as controlling our construction of our own constitution.

Second, there is no reason to suppose, even could a case involving a citizen of another state be commenced in the federal courts, that these courts would give it serious consideration. They would almost certainly content themselves with pointing out that the act in question had been declared to be in conflict with the state constitution and is therefore null and void whatever view they may take of its relation to the federal constitution.

We are thus confronted, it seems to me, with the clear and manifest duty of amending the state constitution.

Three amendments were proposed at the last session of the legislature and one of these, the Jackson amendment, passed the assembly. This goes farther than would be necessary to

cause due process to be interpreted as not condemning the compensation principle. It reads:

> Nor shall anything in this constitution contained prevent the legislature from making such provision as to it may seem proper for the security and protection of the lives, health and safety of workmen, for compensation for injuries to them caused by accidents, or otherwise, arising out of their employment, for insurance against accidents, sickness, invalidity and old age, and for the good and welfare of the state and the people of the state.

In appealing to you this afternoon to work for a compensation amendment, I do not wish to urge the particular language of this or any other proposed new clause. There is time before the convening of the legislature to give further thought to this important matter and to agree on the phrasing of an amendment that will be generally satisfactory. I do believe, however, that it is important that we should take advantage of the situation which this illiberal decision of the court of appeals has created, to have embodied in the constitution a clause giving wider scope to the police power in connection with all kinds of protective labor legislation. As time goes on, the New York Association for Labor Legislation will certainly desire to support other enlightened legislation such as is in successful operation in other countries. Just what forms this legislation should take cannot be decided in advance, but is it not clear that as problems arise calling for new regulations these should be shaped by reference to economic and sociological considerations rather than by reference to some theory as to what constitutes due process of law, which, however well suited to conditions when our constitution was adopted, is quite out of relation to modern industrial needs?

The objection that will be urged against this view is, of course, that in opening the way for wise and much-needed labor regulations, we may at the same time remove the constitutional restraint on arbitrary, unreasonable and socially objectionable uses of the legislative power fathered by demagogues and enacted to secure the political support of some favored class.

The conclusive reply to this objection is that in liberalizing

our state constitution we do not relax in the least the restraints imposed by the due-process clause of the federal constitution as interpreted by the federal Supreme Court. That tribunal has never evinced any very radical or revolutionary tendencies. It is fully alive to the rights of individuals and fully competent to prevent legislatures from encroaching on them in ways that are unreasonable or unwarranted by serious economic or social evils. On the other hand the judgments of the Supreme Court are, taken as a whole, more enlightened and more socially reasonable than those of any state court. Made up, as it should be, of jurists who have attained distinction through their unusual capacities, it can more safely than state courts be entrusted with the delicate task of interpreting our written constitutions so as to guide and yet not to hamper our national progress. So long as we have the due-process clause of the federal constitution and the federal Supreme Court to interpret it, I submit that there is no valid objection to giving the broadest definition to the police power in our state constitution.

One very important consequence of such a procedure would be to promote that uniformity of state legislation that is so much to be desired. Under such a plan the constitutional restriction on labor legislation would be applied by one tribunal, and that the ablest and wisest tribunal which the country possesses. Labor regulations would, if this plan were generally adopted, be either unconstitutional for the whole United States or constitutional for the whole United States. No change would be more certain to facilitate the enactment of wise labor laws or to remove the impression, now unfortunately widespread among wage-earners, that the courts are hostile to their interests.

Your executive committee is so impressed by the force of these considerations that at a recent meeting it voted to endorse provisionally the Jackson amendment as the one most likely to pass. It is probable that a better amendment can be drafted and that by earnest effort in the next two months all of the organizations that should support it may be marshaled behind it. What is important this afternoon is that all our members resolve to work together for a compensation amendment and direct their executive committee to decide between the

different amendments that may be presented and to take the necessary steps to secure the enactment of the one preferred by the legislatures of 1912 and 1913 and its submission to the people in November 1913, as required by the constitution.

We believe such an amendment to be necessary. We believe that it will effectively clear the way for wise compensation legislation, because we think that the compensation principle will be upheld by the Supreme Court of the United States as in harmony with the federal constitution. Finally, we approve an amendment that will widen materially the scope of the state's police power, because we believe only good will come from giving to the state legislature in the field of protective labor laws a freer hand so far as the limitations of our state constitution are concerned.

DISCUSSION OF WORKMEN'S COMPENSATION LEGISLATION[1]

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MOST of the discussion of labor legislation is from the point of view of the laborer. I propose to talk about it for a few minutes from the point of view of the employer. In this, as in most other things, what helps the laborer probably also helps the employer, and what helps the employer probably also helps the laborer.

The theory of the workmen's compensation legislation is to abolish the employer's common-law liability for negligence and to substitute therefore a definite payment irrespective of negligence, which shall reach the workman or his dependents quickly and with small expense.

I believe the most enlightened managers of corporations are heartily in sympathy with the change from the employer's liability theory to the workmen's compensation theory. In fact, a great many of them are working under the workmen's compensation theory to-day. In the case of large corporations with a great many employes, it is surprising to find how rarely they consult their counsel with reference to their legal liability in cases of accident. They are not so much interested in the theoretical question as to where the legal liability rests as they are in the question whether or not they can get a fair settlement without the great waste of time and money which litigation involves. This is partly from a desire to maintain cordial relations with their workmen and it is partly a business proposition. A policy of fair settlement is cheaper than one of litigation.

Let us assume that 15 % of the accidents which occur in the business of a large manufacturing corporation are attributable to the negligence of the employer. At first blush it may seem

[1] Read at the joint meeting of the Academy of Political Science and the New York Association for Labor Legislation, November 10, 1911.

that a change in the law which will make the employer liable for 100 % instead of for 15 % of the accidents will place upon the industry an intolerable burden. There are, however, two important offsetting considerations. In the first place, if the maximum amount which the employer is required to pay under the new system is smaller than the average amount which he is now required to pay in those cases in which he is legally liable, obviously he will be able to distribute the gross amount of his present payments over a wider number of people. In the second place, no intelligent employer could conduct a business under the old law under the assumption that he is put to no expense for the 85 % of the accidents for which he is not legally liable. Every manager of a large corporation realizes that whether or not he is technically liable for an accident, every accident costs him something. Most large corporations aim, therefore, to settle every case promptly, irrespective of their legal responsibility.

There are now in the United States, I believe, about ten workmen's compensation acts. We are also about to have a federal law applying to interstate carriers. These laws differ widely. They range all the way from a simple adoption of the workmen's compensation principle to elaborate schemes for state insurance. I should like to speak briefly about the principal features of four laws, those of New Jersey, New Hampshire, Massachusetts and Washington. I take these four laws because they represent a gradation away from the common law.

The New Jersey act simply substitutes for the employer's common-law liability for negligence a liability in all cases except where the injury or death of the workman is intentionally self-inflicted or is caused by intoxication. The maximum payment in case of death is three thousand dollars, spread over three hundred weeks and in case of total disability four thousand dollars spread over four hundred weeks. Specific payments are required to be made for specific injuries. There is nothing to compel the employer to insure. To protect the workman, however, the right to compensation is given a preferred lien on the assets of the employer. This act applies to every employer in the state. The act is optional, but the state makes an effort to compel employers to adopt the new law by abolishing certain

common-law defenses. Several of the largest manufacturing corporations in the state have voluntarily come under the law. I understand that those who have accepted the act estimate that it will add to their accident expense. This additional payment they are glad to make in the belief that substantially all of their disbursement will go to their workmen instead of a substantial portion being lost in transmission. The New Jersey act has been criticized as being unfair to the small employer of labor, expecially to the householder. Such an employer, if he comes under the new law, is unable to insure himself. He must insure in a casualty company and the casualty rates have been made surprisingly high when examined in view of the data of those large corporations who insure themselves. Some relief may possibly be expected when the casualty companies get accurate data as to the cost of the new law.

The act of New Hampshire, like the New Jersey law, is optional. It, however, applies only to selected employments in which the hazard is believed to be great. There is no requirement to insure, but the employer who accepts the act must satisfy the commissioner of labor of his financial ability or must file a bond to discharge any liability incurred under the act.

The Massachusetts law is also optional, but any employer desiring to come under the act is required to insure in a state employers' insurance association. The governing body of this association is in the first instance appointed by the state but is later to be chosen by the subscribers to the fund. The fixed rates of compensation which the act provides are paid out of the fund. The maximum payment is three thousand dollars spread over three hundred weeks in case of death and spread over five hundred weeks in case of total disability. The law provides, however, that if an employer prefers, he may insure in any liability insurance company authorized to do business in the state.

The law passed by the state of Washington and recently held constitutional by the supreme court of that state, is a compulsory law applicable only to certain industries defined as hazardous. Under the law employers in the industries covered by the act pay into a state insurance fund the premiums fixed by the law, and out of this fund a fixed compensation is paid to injured

workmen. It will be seen at once that this is a much further break from the old system than the Massachusetts law. Under the Massachusetts law the employer is required to insure if he would get the benefit of the new act, but he insures in a mutual company or private company that he himself selects. In Washington, however, he must insure with the state. An industrial insurance commission is created to administer the law. This commission has its main office at the state capital with power to establish branch offices. It has power to appoint assistants, including a traveling auditor, to whom the books, records and payrolls of the employers shall at all times be open. It may also employ one or more physicians in each county of the state. Whether Washington can find the men to run this complicated machinery may fairly be considered open to doubt.

I was rather disappointed to hear Mr. Dawson say in his very able address that the governor of New Jersey—or as Mr. Dawson puts it, "the most prominent candidate for the Democratic nomination for President of the United States"—was already dissatisfied with the New Jersey law, and was in favor of a law that goes the whole length of the Washington law. I am inclined to doubt whether Governor Wilson has gone this far. I have read his criticism of the high charges of the insurance companies, and I think that this criticism is in a measure just. The fact that the New Jersey law applies to everybody in the state—not only to hazardous industries, but to every householder—has made it an unpopular law, and it is the people who have had to pay very high insurance rates who are objecting.

I was also interested to hear Mr. Dawson say that the governor of Washington and the governor of Massachusetts, who attended the recent conference of governors, had not expressed at that conference any dissatisfaction with their laws. Perhaps it may have have had some bearing upon their attitude toward their own laws that neither of those laws had gone into effect at the time the conference of governors took place. The Washington law went into effect October 1st, and the Massachusetts law does not go into effect until January 1st next. The New Jersey law, however, had already been in effect at the time of the governors' conference, though only for a period of about

two months. All of us can remember other laws that reached their greatest popularity before they were put into operation.

It was a sound statement of Mr. Sherman's, in his address, that we must not object to these laws merely because we find faults in them. You will find faults in any one of the nine or ten workingmen's compensation laws that have already been passed in this country—very serious faults, because we are all experimenting with this question.

I shall read with great interest the full paper of Mr. Dawson's, in which he suggests a plan by which this question will be dealt with nationally. I shall read this paper carefully, because of Mr. Dawson's wide experience and well-known and deep interest in the whole subject; but I shall be sorry if Mr. Dawson's plan or any other man's plan is adopted for the whole United States. In a year or two we may have twenty or thirty state laws in addition to those that have already been passed. In addition we shall have the federal law dealing with interstate carriers, the preliminary outline of which was presented by Senator Sutherland's committee the other day. I prefer to see the people of the United States working with this problem in thirty or forty laboratories instead of in one. What we all want is to find a practical method of doing away with the frightful waste of our present accident system. We are interested in state accident-insurance projects only in so far as they are necessary to help solve the problem. To accomplish the desired result we may be driven to state insurance. I believe, however, that those laws have the best chances of success which aim to accomplish the purpose with the least change in the habits of the people. A law that fits a highly organized manufacturing state like Germany after twenty-five years of experience, may be very ill-suited to a western agricultural state.

There is one more point that I should like to emphasize in closing. Our goal should be the saving of the life, the leg, or the arm, and not the payment for them after they are gone. Our laws should be framed, if possible, to lead to the prevention of accidents. In this connection we may perhaps learn something from the German statistics, however doubtful may be their applicability to a country like ours. As you all know,

it is now about twenty-five years since Germany adopted the general principle of workingmen's compensation. Each ten years the imperial insurance office makes a report classifying the industrial accidents compensated under the new system. In a recent bulletin published by the United States Bureau of Labor the German reports for 1897 and 1907 are compared. These figures show that there has been a great increase in the percentage of accidents during the decade. The following figures show the sources of accidents in two years, a decade apart:

	1897	*1907*
Due to fault of the employer.	16.81%	12.06%
Due to fault of workmen	29.89	41.26
Due to fault of both employer and workmen . .	4.66	.91
Due to fault of fellow-workmen or third party. .	5.28	5.94
Due to general hazard of the industry	42.05	37.65
Other causes	1.31	2.18

It will be noted that in the decade the accidents due to the fault of the employer decreased from 16.81% to 12.06%. In the same period the accidents due to the general hazard of the industry decreased from 42.05% to 37.65%. This would indicate that the law was operating to make employers more careful. On the other hand, the accidents due to the fault of the workmen increased from 29.89% to 41.26%. In classifying the time when the accidents occurred it appeared that a larger percentage of accidents fall on Monday than on any other day of the week, and that of those that occur on Monday a larger percentage come in the morning than in the afternoon hours. The editors of the report suggest that this may be partly caused by the use of alcohol on Sunday and the fatigue following.

The great increase in the percentage of accidents under the German system and the increase in the percentage attributable to the workmen's fault, raises a serious problem. Many people believe that the rate of accident is bound to continue to increase with the increased use of machinery. We may be compelled to accept this conclusion, but we should do so reluctantly. Meanwhile the American states that have already passed workmen's compensation laws are in a fair way to make a contribu-

tion to this subject which Germany has not been able to make. We all recognize that mere negligence on the part of the employe should not bar him from recovery if the workmen's compensation theory is adopted. A great number of those accidents which are attributable to the negligence of the workman are undoubtedly cases in which a certain amount of relaxation or inattention is to be expected from any ordinary human being. There are cases, however, where the workman is not merely negligent, but commits an affirmative act of misconduct, such as wilfully declining to use a particular safety device. For example, take the case of the workman washing windows in a tall building who declines to use the safety strap. How shall such accidents be treated? Under the New Jersey law the workman receives his compensation unless the injury is self-inflicted or the workman was intoxicated; and under the Ohio law the compensation applies except where the injury was personally self-inflicted. In California, Massachusetts, New Hampshire and Wisconsin, however, the workman is disentitled if guilty of serious or wilful misconduct. The vital distinction between these two classes of laws will be noted at once. The states last referred to are trying to put an inducement upon the workman to refrain from misconduct. It is to be said against such a course that it may do away with one of the main advantages of the new system by making each accident still the subject of dispute and litigation. It is to be said in favor of such a course, however, that it may have the desirable effect of keeping down the accident rate.

It is in the working out of the details of these laws that we should see the great advantage of our form of government. With so many states each dealing with its own local affairs but each watching the other, and all watching the operation of a federal law applicable to interstate carriers, it may well be that we can do something for ourselves and for the world that Germany has not been able to do. That is what I mean when I say that we shall soon be working in thirty or forty laboratories. Is it too much to hope that the work will be done in the spirit of the laboratory worker, in the spirit of the scholar and with the scholar's patience?

DISCUSSION OF WORKMEN'S COMPENSATION LEGISLATION[1]

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ONE of the wholly unexpected and I am sure unintended results of the decision of the New York court of appeals in regard to workingmen's compensation is to transform many of us suddenly into constitutional lawyers. I have been expecting that a lot of plain workingmen, and a lot of plain university professors would be asking the law schools to give them the degree of bachelor of laws because of the rapid education that has been going on in the last several years on certain fundamental questions of constitutional law.

I share, of course, the desire that we should observe this legislation as students, sympathetically, from the scientific point of view; but I feel that there is one laboratory experiment which has been tried out, and on which it is not necessary to observe or study any longer, and that is the laboratory experiment of employers' liability as it was in operation in England in former years, and has been in this country up to the present time.

If our discussion thus far has taken too much for granted, if there are any persons who have not, so to speak, been through the elementary course on this subject, it may not be amiss to refer to an incident which fell under my eye a few days ago in a paragraph in a daily paper from up the state, relating to a man who is now an inmate of the Susquehanna County almshouse in Pennsylvania. He received in certain railroad shops an injury which disabled him for life, and he has now for two years been in the almshouse. He is about to be transferred, at the request of the overseers of the county, to a state

[1] Read at the joint meeting of the Academy of Political Science and the New York association for Labor Legislation, November 10, 1911.

institution where he can have certain surgical operations performed which he has needed all that time.

Is there any one who reads the newspapers who cannot reconstruct what has probably happened in that instance? This man was injured, injured for life, at his work. On the heels of the injury some ambulance-chasing lawyer probably approached him and asked him for the privilege of prosecuting his claim. He probably gave him authority, and suit was begun. He probably got a disproportionately high verdict from a sympathetic jury. The lawyer for the defendant probably moved that the verdict be set aside because it was contrary to the evidence or because the jury had not taken into account the contributory negligence of the man himself, or had left out some other consideration, upon which the judge had fully instructed the jury at the request of counsel. An appeal was probably taken, and after long delays the case was reversed, and tried again in the lower court after two or three years. In the meantime the man needed care. I do not know, in this case, whether he had a family or not, but workmen sometimes have. If so, the family probably suffered for lack of the necessities which had been provided by the wages of the head of the family; but now, at the end of a couple of years of suffering, which could have been prevented if the money had been forthcoming which the man under all principles of economics and equity should have received, relief is possibly to be secured as a result of a transfer to a state charitable institution.

This is a real evil. It is a serious defect of our legislation, which the law proposed by the Wainwright Commission would have remedied, if it had been not made ineffective by the decision of the court of appeals.

I second most heartily the appeal which the vice-chairman of that commission has made for the support of the constitutional amendment. In this state that is the only way out. I think that it is a matter of great gratification, as Dr. Seager has pointed out, that public sentiment in this state has moved rapidly. Undoubtedly the decision made in this case has helped that movement. It is a great thing that some thirteen states have already enacted some kind of law on this subject,

and that at least one of these laws has been declared to be constitutional by the highest court in the state in which it was enacted.

I look with great gratification on the fact that as a result of this discussion we have had our eyes opened to the fact that we have not one remedy before us, but two. I am very glad that we seem likely to have in our legislation on this subject some experiments in both directions, in the direction of assured compensation on the English plan, and in the direction of a compulsory insurance scheme upon the plan which has been adopted in the state of Washington. I am very glad that the Jackson amendment, to which reference has been made, makes possible legislation in this state in either of these two directions, and I am the more heartily in favor of it on that account. The language of the amendment expressly provides for insurance against accidents, sickness, invalidity, and old age, as well as for modifications in the direction the law proposed by the commission contemplates, and I hope, whatever plan may ultimately be adopted, that the way will be left open for legislation in this state in either of these two directions.

Mr. Calder, in the midst of some remarks with which I sympathize cordially, on the subject of efficiency, expressed the opinion that the wave of humanitarianism which we have been experiencing is at its crest. I do not agree with him; I think it has only begun. I think that a wave of humanitarianism embodied in legislation of this sort will sweep on until all that is left of such inequities as these will disappear, as the houses along the edge of Lisbon and Galveston disappeared when the tidal waves swept over them.

LABOR LAW IMPROVEMENT AND ENFORCEMENT: THE MANUFACTURER'S ATTITUDE[1]

JOHN CALDER

Manager, Remington Typewriter Works

IN the state of New York there was a time, not so very far distant, when a large proportion of the manufacturers took little or no interest in legislative action affecting labor and never reckoned with their responsibilities under the labor laws until worried into doing so. At that time, particularly in the less populous parts of the state, they were seldom worried and, in spite of the efforts and oft-repeated recommendations of able and zealous commissioners, the provision for state enforcement of the labor laws was so inadequate that manufacturers had difficulty in believing that serious observance had been expected by our lawmakers.

At the present day such matters have greatly changed for the better, and to an extent that is hardly realized by a public fed largely upon sensation and responding chiefly to lamentable industrial catastrophes, the chief lesson of which is that whatever is permitted by law or administration to be anybody's business is, in daily life, nobody's business. At the present time the best type of manufacturer looks his legal obligations to labor squarely in the face and plans accordingly. He realizes his moral as well as his statutory responsibilities toward his employes and in many cases exceeds his statutory liability in satisfying his conscience and intelligence regarding his moral duty.

This good work naturally begins at the top. It still needs a long process of education and demonstration to instil a sense of obligation in the great mass of small employers in our villages and large cities, and to make them realize that the way out is clearly marked.

Towards this end agencies which hardly existed ten years ago

[1] Read in discussion at the joint meeting of the Academy of Political Science and the New York Association for Labor Legislation, November 10, 1911.

are now coöperating with the state. Some of the larger corporations not only are striving to make their factories models of safety and sanitation, but are freely making their experiences available for the common good. The press, both social and technical, is doing a noble service in diffusing information. The capable safety inspectors of our casualty insurance companies are able to concentrate their attention upon accident prevention and are performing splendid missionary work among their policy holders. We can ill afford to exchange this work for anything less efficient, as might well happen should the compensation question finally take any form which weakens the preventive motive. The work of accident-prevention associations is also an increasing factor in education, and the writer is not without hope that soon the education of no young engineer will be considered complete at any of our colleges unless he has been taught the nature of industrial accident risks and methods of avoiding them, a subject now conspicuously absent from engineering courses. The foremen of manufacturing establishments are being taught that safety engineering is a part of the daily routine and that effective supervision and safe working is their share of the work.

Last but not least, the manufacturer hails with satisfaction the placing of the labor commissioner's staff on a practical basis, the addition to it of a trained mechanical engineer and the parceling out of the state into workable divisions under skilled superintendence. This decentralization and specialized knowledge of definite state areas will count for much in both enforcement and observance. One visit a year on an average to any plant by a factory inspector charged with enforcing many statutes is unsatisfactory, and such slight exercise of the policing function alone can do little towards education in accident risk and labor obligations.

For a fraction of the cost of an inspector, an information bureau technically informed could prepare and issue to employers illustrated pamphlets discussing the accident and sanitary risk peculiar to various industries. By laying stress successively on particular danger-points and safeguards it could, the writer believes, accomplish far more than the formal yearly visit

accomplishes, and could greatly improve the efficiency of the latter when it takes place.

The wave of humanitarian interest, which is on the crest at present and which will of course have its variations, is not the only or indeed the chief factor in securing permanent betterment in industrial conditions. A less obvious but none the less real influence is at work which bids fair to make the path smoother for the realization of some labor ideals. The possibilities in improved labor legislation, particularly in hours of labor, are closely allied to and dependent upon improved labor and factory efficiency.

Economic necessity, if not inclination, is already driving the manufacturer to take up in all seriousness the conservation and intensive application of human energies in every department of activity, distributive as well as productive. To succeed in this his factory must be safe, clean, well lighted, heated and ventilated, and his employes must be willing to be taught how to attain higher efficiency in a shorter working day. The living necessities of a rapidly multiplying urban population leave us no longer any choice as to whether we shall or shall not intensify the industrial arts. After a period of great abundance and of great waste of natural resources we are now living upon charity, the charity of the farmer and of every living soul whose efficiency or inefficiency contributes to the cost of necessities. Even the farmer must now rely wholly upon the engineer and manufacturer for the tools of his trade which alone make extensive cultivation possible, and upon the chemist and other scientists for the directions which will enable him to intensify his yield as well. The population question within our own borders will shortly make these steps imperative and no legislation or political economy which ignores such needs can possibly stand a trial.

In spite of some unwise advocacy and also of not a little current misrepresentation of the efficiency movement—which by the way is not the property or patent of any particular set of practitioners—the manufacturer is bound to reckon with it and nothing but good to the body politic can come from wise use of it. Reasonable hours of labor, safety, sanitation and com-

pensation are all involved in the efficiency he seeks, and the steps he has to take to attain these most desirable ends tax his organization, his skill of management and his capital far more than they do his workmen, who are insured increasing leisure and increasing reward for a new type of diligence. If the stereotyped and unprogressive "trades" stand in the way they will most certainly block labor's progressive ideals and in the long run will invite their own destruction.

The progressive manufacturer's organization is deliberately directed towards enabling employe and capitalist alike to make more of the opportunities of the working day under efficient shop conditions which satisfy every reasonable aspiration of labor and which will make it possible to obtain permanently by scientific coöperation a larger measure of leisure for the workman than legal fiat alone could ever secure.

Let the labor laws be framed under competent advice and follow the best practise; let them be always enforced with diligence, ability and tact by inspectors whom manufacturers can respect and who have a profitable, secure and honorable future in the service of the state; let these conditions be mandatory, not permissive, and the factory inspector will become more and more a welcome visitor in our busy hives of industry.

INVESTMENTS ON THE INSTALMENT PLAN[1]

WILLIAM E. HARMON

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IF a dozen men were asked to put their finger on the most serious problem confronting civilization, at least half would consider some phase of industrialism or capitalism as representing the knottiest problem and constituting the most serious menace to universal well-being. When I say that industry is underpaid, it may bring a sarcastic smile to the lips of the prosperous members of this audience. When I say that, as a general proposition, the workingman does not give an honest day's work to his employer, frowns of disapproval may gather on the faces of the representatives of labor. Both propositions are, however, true. The struggle between men and women operating individually, or welded into labor unions, and money welded into organized capital, constitutes a wasteful war that has been carried on unceasingly throughout modern times, and bids fair to keep up till the millennium. It was never more bitter than to-day, and a practical solution never seemed farther off.

The antagonism between labor and capital does not arise because of any inherent moral defect in either one or the other. It is simply the result of the fact that capital and labor have not a large enough common interest. It is obvious that if all capitalists had to raise their capital requirements among their working people, and all working people in a given trade had to rely for constant work upon the prosperity of that trade, the relation between the man and his employer would be, of necessity, harmonious, for their interests would be identical. No remedy will cure the antagonism between labor and capital except the removal of the cause through this harmonizing of their interests. Repressive legislation against the capitalist does not convince him of the equity of the government, nor does the

[1] Read at the meeting of the Academy of Political Science, November 11, 1911.

power of organized capital over its employes convince the workman of the justice of such a state of facts. It is only when an inter-relationship is established between the two with a mutual knowledge of each other's problems, that any real coöperative feeling comes into existence. This is to all doubtless self-evident, the real question being simply how it can be brought about.

In the brief space available it will be impossible to go into a discussion as to how the antagonism between capital and labor has developed. It is a sequence of modern methods of doing business, and modern methods of doing business have been a sequence of the rapid development of the world in invention and in facility for human intercourse. The telegraph, rapid mail service, banking methods and industrial coördination have all had a part in developing the present situation. Although they are effective in increasing the prosperity of the workingman as well as the employer, a great waste has developed, the same kind of a waste that is seen in the operation of every newly-discovered force—the waste of resources. The time has come for the conservation process to begin—conservation in finance and industry. A large portion of available wealth is not utilized. Certain favored classes have opportunities not open to the general public; millions are wasted in loss of wages through enforced idleness, and other millions in property destroyed during strikes. No one will belittle the importance of this fact, nor minimize a scheme of settlement which will, without destruction, harmonize interests, neutralize antagonisms and make the lion of labor and the lamb of organized capital pull the plow in double harness, even if the lion of labor does most of the work.

I have had twenty-five years of relationship with men controlling large amounts of capital; for twenty-five years I have had an intimate experience with the man of small means. It has been possible to see the point of view of both parties; it has been possible to keep a sympathy with each class; it has been a great opportunity for study and experiment. Out of this life have grown up many conceptions of the rights of employer and employe, and through this experience has been

developed a comprehensive plan for conserving resources and harmonizing interests now arrayed against each other.

In taking up a consideration of this plan, it may be well to say in advance, that it is simply the development of a business career, that it presents nothing new and is not in any sense radical or artificial, but contemplates, through the development of forces already in operation, a unity of interest between two great powers, which at bottom are always working for the same results.

In brief, my plan is to make the wage-earner a capitalist, and the capitalist, in a certain degree, his representative. The President of the United States is the servant of all its citizens; the president of the United States Steel Corporation is the representative of 110,000 stockholders. The gross incomes of the United States Steel Corporation and the United States Government are nearly equal. When the president of the United States Steel Corporation is the servant of ten times the number of people now on the books of the corporation, then my hoped-for results will be nearer accomplishment.

France is the creditor nation of the world, because the French bankers have, of necessity, created and developed methods by which the smallest wage-earner can share in the opportunities offered to the great fiduciary institutions. In France every wage-earner who is capable of setting aside a surplus has been taught to invest that surplus in some form of security. This is what gives France its tremendous lending capacity. This is what enabled it to pay the Prussian war debt without apparent effort.

In the United States we have never cultivated the capacity of the producer to save money, simply because we have been able to raise our moneys in other directions with less effort. We have failed to realize that we were disturbing an industrial balance; that we were making the wage-earner a radical, because we were not giving him a fair opportunity to employ profitably a part of the results of his labor, *viz.*, his savings; that we were, at the same time, making the capitalist a radical because we were alienating him from the men who made success for him possible.

There is no civilized nation in the world where the seeds of socialism have found so little opportunity for growth and propagation as in France. The Frenchman is a conservative because he is a property owner. He is interested in his wage, but also in the protection of the property which produces his wage. This rule, of course, is not invariable, but it has a general application, and has a special application in certain directions.

In the United States we have provided for two needs of the average man: one, the need of protection for loved ones in case of death through life insurance. Every man recognizes the value of life insurance, and pays his premiums with the same confidence that he would buy his winter coal. The other satisfied need is a depository for emergency cash requirements. This we find in the savings bank. But there is another vital longing in every man's heart, to which as a nation we have paid little or no heed, and in some ways I think it is the greatest longing of all. Protection for loved ones is important, a place to deposit money for future requirements is important, but the opportunity of setting aside a certain portion of one's earnings to establish a competence for old age would seem to be quite as real and vital as either.

We restrict by lack of training, as well as opportunity, the man of small means or capital to a rate of earning much lower than the average rate of earning on capital. There are comparatively few persons who know much about the earning capacity of wealthy men in fortunate position. We see the rich growing richer; perhaps, the poor growing richer too, but not in the same proportion, or at the same rate. We see great economies through great consolidations, and we learn at third or fourth hand of enormous sums of money made by men who are in a position to derive the benefits of the country's prosperity through special privileges.

Ordinarily speaking, the public has an opportunity of getting hold of securities only when various commissions and underwritings have taken off most of the cream. It is easy to exaggerate the profits made by men of wealth, and it is also easy to belittle the profits and over-emphasize the losses, but those of us who are more or less in the inner circle in our particular line

of work do know that the men who are capable of furnishing financial aid to undertakings of all kinds receive, as a general rule, a very handsome compensation for their risk, and if the average man could receive his share of these profits, the securities representing these ventures would bear a higher rate of income than they do when he has the opportunity of getting hold of them.

Without going into particulars, I am assured that the average income of self-made millionaires on their capital is at least 7 to 8% per annum. This does not mean that all their capital earns 7 to 8%, but it does take into consideration their losses. In other words, from a long study of the question I am convinced that the wealth of the average active man of wealth grows, at least, from 7 to 8% per annum from dividends, underwritings, bonds retired at a premium, stock distributions, bonuses, profits in real estate and the like.

Now, what I want to do is to give every working man in this country an opportunity of sharing in the profits accruing to the most favored individual. I want to teach him the importance of saving to the end that he may accumulate a competence. I should like to solicit him for investment, just as the life-insurance companies solicit him for insurance, and I should like to offer investments to him upon terms within his reach. I should like to teach the capitalist the value of the coöperation of the man of small means in increasing the efficiency of his plant or operation, in defending him against destructive legislation; I want to teach him the enormous possibilities of financial assistance through tapping the saving capacity of the millions of wage-earners. Through the development of a dual relationship between the man and the boss, I hope to reach the same objective sought for by the socialists, namely, the ownership of all property by practically all people, but that ownership to be acquired by purchase and not by confiscation.

In order to show clearly the facility with which this plan can be carried into effect, a word will be said about the instalment business, which, in my opinion, contains absolutely inexhaustible opportunities for the good of the nation and its people.

Twenty-five years ago the selling of commodities on instal-

ments was in the hands of a very few persons, was a business of questionable character, and was operated by men of doubtful reputation. To-day, it is a proved factor in finance. The writer's firm established the instalment business in real estate, being the first ever to write an instalment contract for land. Though accurate information is not available, the writer estimates that there are two or three hundred million dollars' worth of real estate sold on instalments each year in this country. The insurance of lives is a business done on instalments. Savings banks conduct an instalment business.

The instalment method might be extended to the sale of all classes of securities through bond and security houses of the highest grade, as well as through organizations created for this specific purpose. The same energy should be put back of the sale of securities that has been used to build up the millions of assets back of life-insurance companies; and the same energy and ingenuity should be exercised to meet the requirements of all classes of buyers. The thing has been accomplished in the real-estate business, in which a single concern disposes of $5,000,000 worth of property a year. It has been done in an investment business confined to real-estate securities, several million of such securities having been disposed of in a single year. Put any one of a number of well-known financiers at the head of an organization of this kind, and a hundred million dollars worth of securities would be an easy annual output. Put out that amount of securities annually among the money savers of the country, and you gradually educate men in financial methods, you create respect for property, you neutralize antagonisms, you conserve human rights.

In order to give a clear concept of the practical working-out of this plan, I shall briefly sketch out a corporation, showing its character, functions and possible history. Assume that we have formed the American Mutual Investment Association for the purpose of buying different classes of personal securities, such as stocks, bonds, notes and other forms of property, and of selling for cash or on instalments either such securities or shares representing fractional interests in groups or blocks of securities. The board of trustees has been made up of rep-

resentative men in various departments of financial, social and industrial activity. Obviously the larger portion are men engaged in finance, for this class is in touch with the great investment opportunities.

The aim of the association is to train the common people into a just comprehension of the character and value of securities, of the principles governing business and the rights of the parties therewith connected; also to teach those engaged in corporation management the importance of a diversified ownership of their securities, and the policy of fair dealing with their security-holding clientele. The primary function of the association is to purchase from time to time the best investment securities of different classes that are offered, and to distribute these securities by instalments among all the people earning a surplus above their actual cost of living. Obviously, a difficulty is met with in selling actual securities themselves. But the money of instalment buyers can be accumulated at a low rate of interest for specific purchases until the amount accumulated is sufficient to purchase the securities themselves, as for ordinary buyers. This, however, is not the largest function of the corporation. By far the largest amount of business would be in the sale of fractional interests in blocks of securities, rather than in the sale of specific securities. To illustrate: Assume the selling capacity of the association in the year 1912 to be $50,000,000. This will be made up of contracts running an average of, say, five years. At the end of 1912 these contracts will all be combined under the head of "Consolidated Syndicate of 1912," and thereafter as this money is received at the rate of something less than $10,000,000 per year, it will be invested in such securities as the trustees may decide to buy. At the end of five years the entire $50,000,000, less forfeitures and surrenders, will be paid in and invested in securities of different kinds. At this time, or earlier if desirable, shares of a par value of $100 each can be delivered representing the fractional interest of holders. These shares will naturally have a market value corresponding to the average value of the securities in the block or pool. This value will soon find its level in the markets of the world, and if only listed securities are purchased,

will have a value corresponding to the average value of the listed stocks or bonds, with a far more stable market from the fact of broad distribution and freedom from speculative influence. The actual stocks and bonds will be held by the association as trustee under a declaration of trust, giving proper protection and proper freedom of action.

The distribution of these securities or shares costs money, and as it would be necessary to conduct a business of this kind aggressively, money must be provided from the business itself to pay for its own development. Let us consider this important question, and see from what sources an income sufficient to pay for the sale of securities can be provided. First, every corporation offering securities to the public must, in some way or other, pay the cost of selling them. This expense is in the shape of underwriting fees, commissions, or advertising. It is inconceivable that a corporation would not be willing to pay as much to an organization that would put its securities into the hands of small holders as it would to get them into those of a banking syndicate. The difference between the price which the corporation receives for its securities and the price which the public pays represents the profit to underwriters, banking houses and syndicates, or the expense of marketing the securities in any other manner. As our corporation would be one of the largest buyers of securities, and would distribute them in the manner most attractive to selling corporations, the fees from underwritings would probably aggregate from 3 to 8%.

A greater or more constant saving could be made in another way. At present the only avenue of investment open to the average man is the savings bank, in which the interest paid runs from 3 to 4%. Let our corporation invest money as received at the best possible rate of interest, and pay the investor during the instalment period savings-bank interest, or even less, and he will be satisfied, and a considerable sum will accumulate in this manner. As the buyer of certificates at the end of his contract period receives the full earning capacity of the securities purchased on his behalf, together with any increment which may have accrued, he will be well content to make a slight sacrifice of interest during the instalment period.

A careful study of this whole matter shows that at least 8% of the total amount received could be set aside for advertising and solicitation as a means of selling securities, and still give the buyer a fair rate of interest upon his money during the instalment period and the full earning capacity of his money measured by the highest ability to purchase in primary markets. Equitable methods should be established in protecting the delinquent investor through cash surrender values, but the company should be the gainer to a reasonable degree by the failure of the buyer to keep up his payments. A forfeiture or surrender feature may be either too drastic or too liberal. A man should be given opportunity to get cash in case of misfortune, but it should be made so expensive that saving becomes practically compulsory.

To-day conditions are ripe for the organization of a corporation of this kind. Life-insurance agents have been taught to talk investment insurance, but find this department of life insurance constantly diminishing in popularity. Life-insurance companies are limited to a low earning capacity from the fact that they must provide for mortuary requirements and maturities, while our shares are permanent investments, as far as the corporation is concerned.

The writer would not hesitate to agree to place from ten to one hundred millions a year of these securities in the hands of the public after a properly organized mutual company was well under way, and to distribute them so widely that the average holdings would not exceed $2,000. If the stocks and bonds of corporations were distributed as widely as life-insurance policies are distributed, if every legislative attack or all socialistic propaganda affected thousands of property owners where they now affect one, we should find a conservative spirit quickly arising in opposition. As we acquire property we learn thereby to respect the property of others.

The great question which will come up to the student of economics is, what effect will such a corporation have upon the menace of control, or, in other words, upon the ever-increasing power of small groups of men to control great financial resources? Will this not put a new weapon in their hands?

Will it not make this growing type of despotism more complete? Admittedly, it will repose great power in men who control the destinies of the association, but it will at the same time create a sense of responsibility and enforce a type of publicity which will prevent the use of the power for personal ends.

There are probably few institutions in the world that are conducted with a greater regard for the rights of the smallest investor than are the savings banks, and one might hazard an opinion that the tendencies in the life-insurance companies at the present day are in the same direction. Our best illustration of the working out of this policy, however, is found in France. It matters little in France how enormous the concentration of financial power may be, there is practically no abuse of that power. Laws have grown up and customs have kept pace, which protect the individual in a manner utterly unknown in this country. The savings banks in America, and the banking and credit institutions in France have had a parallel history. It matters not whether good laws have created the disposition to save, or whether the habit of saving has created good laws. They are coördinate and contemporaneous to-day, and it can be safely said that when we have established investment organizations in which large numbers of small investors can place their funds, a like condition of affairs will come into existence in this country. Men are thinking deeply on this subject. The best of those engaged in finance and the employers of large bodies of industrial workers recognize the weakness in our present methods, and some are trying in a more or less haphazard fashion to meet the coming crisis. The trouble is that very few men are familiar at the same time with the reasonable rights of capital, the reasonable needs of wage-earners and the methods through which the two can be harmonized. In the opinion of the writer it lies in the development of the instalment business in the hands of men with high ideals of public responsibility. This is the true solution of the problem of labor and capital, and when this or a similar plan of distribution is fully developed, the antagonism between the two great classes will disappear.

DISCUSSION OF INVESTMENTS ON THE INSTALMENT SYSTEM[1]

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I AM not certain whether the word "harmonizing" is not derived from Mr. "Harmon" himself. I noticed that the phrase "harmonizing the interests of labor and capital" was frequently made use of by him. I have been associated with Mr. Harmon for many years in the National Child Labor Committee and his cleverness and facility in getting funds from quarters which I thought were impossible, were so great, that I think if he succeeded in forming a company for either one million or fifty millions, I should be disposed to subscribe liberally toward any practical plan which he had in view. The company is not yet organized, however; and we shall therefore have to await future developments.

I am not really competent to discuss his scheme, not having as yet seen his monograph; but judging from the interesting remarks of Mr. Harmon, I think there is a great deal in what he says, which might perhaps be usefully elaborated. I wish however to impress on him the fact that there is a very radical difference between investors in this country and investors in Europe and especially in France. This may be due to the insular financial status of France. France is a very wealthy country; it is not a debtor country like ours. It is a rich country, both in land and in crops; and the people, who are more thrifty than our people, have been educated in the idea of investing—perhaps from patriotic or other motives—in their own securities. The conditions with us here are quite different, with a virgin land of great area, and with great and varied opportunities for investment in nearly every department of industry. It would therefore be a very difficult task, I think, though not

[1] Discussion at the meeting of the Academy of Political Science, November 11, 1911.

an impossible one, to educate our farmers and middle class, who represent the small investors, to the idea of placing their savings in first-class securities of industrial or railroad companies.

In France finance is largely controlled by large banks. Those banks, as Mr. Harmon has stated, have their branches in all the small towns and cities of France. Our national banking law does not permit the establishment of branch banks. In France they have large financial companies, like the *Credit Lyonnais, Comptoir d'Escompte, Société générale* and other large societies of enormous capital and power which are well known throughout that country and which have the confidence of the small investors and of all the working people throughout France. When a large issue of any security is made, these banks through their numerous branches throughout France issue their circulars which are posted in every little hamlet, and investors flock to these agencies and purchase the securities with a feeling of absolute confidence. Those conditions would be absolutely impossible in this country. There are in this country three or four large banking firms—not perhaps the ones that are widely known—that have sixty or seventy or even a hundred good bond men traveling on the road all the time, from Portland, Maine, to New Orleans, Louisiana, trying to educate the small investors, the common people, in purchasing good securities. They succeed in selling quite a number of good bonds in small lots of two, three, five and ten thousand dollars to small investors and the total may aggregate considerable sums, but after all it is a small percentage, of the people whom they reach and who are willing to invest. It requires much cajoling and long explanations to succeed at all.

Our government, if I recollect correctly, during the administration of Secretary Carlisle in the Treasury Department, tried what was termed a popular United States bond subscription, and it did not prove a success. I have been more or less connected with a number of issues by the United States government of its bonds, and strange as it may appear, the small investors of the country never appeared to take any substantial interest in United States bonds as a permanent investment. They preferred apparently to invest their profits in farms or

other forms of property, and perhaps now and then in an automobile. They have not yet been educated to the idea of investing in government securities, or other gilt-edged securities. They apparently in many cases prefer to place their surplus funds in savings banks, and possibly now in the postal banks. In any event it will not be an easy undertaking for Mr. Harmon to educate our small or middle-class investors, that is, the working people, into taking first-class securities as investments. It is very possible that in a case of emergency, such as a war, patriotism would lead them to invest in national securities, but under normal conditions even well-directed efforts in that line would I think encounter great difficulties.

I think, however, that the plan outlined by Mr. Harmon is well worthy of consideration; I have not read its details, but on general principles I should say that any plan that he suggests is entitled to serious study, even though it may at first appear impracticable.

DISCUSSION OF INVESTMENTS ON INSTALMENTS

HENRY RAYMOND MUSSEY

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IN examining any new financial or industrial plan, we are obliged, in the existing state of social development, to look at it from two points of view: in the first place, is it economically effective? and in the second place, is it democratic? The one consideration is not less important than the other. Does Mr. Harmon's plan meet these two tests?

As regards economic effectiveness, it appears pretty clear that a company organized, officered and managed as Mr. Harmon proposes, could be made the means of affording a larger return to small investors, with a far greater degree of security, than they are able to enjoy under existing conditions. Assuming that to be the case, it seems that by safeguarding investments Mr. Harmon's plan would do something in the way of encouraging small investors to save money, and would thus be a means of increasing the capital at the disposal of industry. On that account it would be economically useful. The third economic advantage is the wide distribution of industrial securities, which would do something in the way of warding off the legislative attacks and the legal restrictions to which capital is subject at the present time. I am by no means certain that such a lessening of restrictions would be wholly a gain, even from the standpoint of wealth production. While such restrictions may have been carried too far, their indirect results at least have in many cases been favorable to an increased output of wealth.

Admitting the economic effectiveness of the scheme, is it democratic? Whether we like it or not our people are insisting more and more not only upon equality of financial opportunity, but upon the right of public control of every important industrial agency. Herein lies a difficulty: by no conceivable arrangement with regard to investments is it possible to harmonize entirely the interests of the whole community and of the indi-

[1] Discussion at the meeting of the Academy of Political Science, November 11, 1911.

viduals in it. Assume that by the application of such a plan investments should be very widely distributed, nevertheless you could not by any possibility get all the members of the community into the investing group: therefore there would be more or less opposition and friction between the investing group and the rest of the community. No mere change in investment arrangements can effect any complete unification of interests.

Given such a conflict of interests, social progress demands that the claims of non-investors be not unduly subordinated to those of investors; but an arrangement whereby the small investor might put his money into good securities, well managed, would still leave the actual control of financial affairs pretty much where it now rests, and the result might well be to enlarge somewhat the power of our financial magnates. A very serious aspect of the matter would be the political situation resulting from the placing of securities among small investors. Is a condition such as that in the state of Pennsylvania, where there is a wide distribution of the securities of a great railroad corporation, from any point of view an ideal state of affairs? I do not object to harmonizing the interests of the corporation with those of the public; I do question seriously whether the attainment of such a nominal harmony by increasing the power of the corporation over public opinion is to be desired and whether it is conducive to sane democratic development. Because Mr. Harmon's plan contains such a possibility, it needs careful scrutiny.

My criticism, then, would not be directed to the economic effectiveness of the plan, nor should I question most of the advantages claimed for it; but it should be pointed out that it would constitute only one small part of a really effective program of democratic social advance. In my judgment the most important result to be expected from it is the educational one. The effect not only in educating the small investor to the meaning of financial operations, but in giving the manager of investments a sense of his responsibility, in teaching him the possibilities of his position in the development of industry, would be of real and permanent value in bringing about that sense of mutual obligations and duties on which social progress must in the last instance depend.

REMEDIAL LOANS—A CONSTRUCTIVE PROGRAM[1]

ARTHUR H. HAM

Director, Division of Remedial Loans, Russell Sage Foundation

DURING the last three years a bill designed to regulate the small loan business in the District of Columbia has been introduced in each session of Congress. This bill provides for the licensing and supervision of all money-lenders in the District and allows them to charge a monthly interest rate of 2%. In spite of the fact that the bill has had the unanimous support of the press of Washington, the approval of many philanthropic institutions and a large number of prominent individuals who have the welfare of the community at heart, it has not yet become a law.

There have been from the beginning intimations that a powerful lobby supported by combinations of money-lenders having their headquarters in Washington has been at work to prevent the passage of the bill and that political influence has been enlisted in most unusual and unexpected quarters. The real reason for the failure of the bill to pass is to be found in the attitude of several congressmen who have been members of the committees to which the bill has been referred. The chairman of one of these committees recently said, "The loan-shark bill as presented at the last session would have made it legal to charge 24% a year on money borrowed. This would have been detrimental to the needs of the District and I voted against it. There is not a place in the country where such a rate of interest is tolerated, much less made legal." Another prominent congressman in a letter recently received by me said, "I do not think the money-lenders who seek to get 2% a month ought to be protected. In my judgment they ought not be permitted to do business in the United States. I want strict regulations on this subject. I will never support any measure that proposes

[1] Read at the meeting of the Academy of Political Science, November 11, 1911.

2% a month or 1½% a month. More harm than good will come of it." Another senator insisted that a limit of 6% a year be fixed on all loans of this sort, that such a law strictly enforced would serve the purpose best of all.

These gentleman seem to believe that all Congress has to do is to enact a strict law forbidding a higher rate of interest than 6% and the loan-shark business ceases. They seem to be ignorant of the fact that in New York city, where until recently a higher rate of interest than 6% per annum has been prohibited under penalty of criminal prosecution, except to corporations organized under a special law, more than 300 loan sharks are charging from 120 to 500% per annum. Probably they do not know that in the state of Pennsylvania, where a higher rate of interest than 6% is forbidden, all cities and the larger towns are infested with loan sharks, one of whom was recently found to be charging more than 700% annual interest on his loans. They apparently have not noticed that during the last sessions of the state legislatures bills were introduced in twenty-two states allowing a higher rate of interest on small loans than the banking rate, and that in the state of Massachusetts the entire business of small loans has been placed under the control of a newly created state supervisor of loan agencies to whom power has been given to regulate the rates of interest, within a maximum of 3% a month.

Even a cursory examination of the conditions that have given rise to the loan-shark evil shows that banking rates of interest cannot be imposed on a business conducted on security not accepted by banks. The loan company, having no deposits to loan, must do its business on its capital alone, and in order to pay operating expenses plus a reasonable return on the investment and to meet the losses in a business notable for its risk a higher rate of interest than the banking rate must be charged. Shall the small loan business, then, be recognized as a national institution, to be made legitimate, regulated and controlled and subjected to reasonable conditions, or shall it by the passage of drastic laws be rendered more clearly illegal? The answer must be in favor of legalizing the small loan business, for drastic laws result, not in the discontinuance of the usurious

loan business, but in driving it further into the dark. Any attempt to work unnecessary hardships on the lender, to compass him about with unreasonable restriction, has the inevitable result of forcing the borrower to pay a still higher charge for his loan.

The average annual wage of the American workingman is not more than $500. This falls far short of the minimum expenditure upon which it is estimated that a normal standard of living can be maintained. Enforced idleness, unexpected illness and similar emergencies necessitate the borrowing of money. This condition cannot be eliminated without the entire remodeling of our whole social and economic system. The small loan evil has reached far greater proportions in the United States than in foreign countries, not because of the prevalent American unthrift about which we hear so much, nor because the American workingman is worse off in the matter of wages than the workingman in other countries, but because our country has been backward in enacting social legislation and in recognizing the duty of the community toward its marginal laborer, and because the workingman himself has still to grasp the full possibilities of voluntary protective effort.

Many foreign countries, realizing the evils resulting from exploitation in the field of small loans by private enterprise, have with varying degrees of success attempted to regulate the business by making it a governmental monopoly. In several European countries the need for loans among workingmen is met by the operation of municipal or semi-public loan associations that advance money on household goods, clothing, jewelry and other property at low rates of interest. Out of 10,000,000 discounts made by the Bank of France last year, over 2,000,000 were for loans of 50 francs or less. It was the boast in Scotland more than a century and a half ago that any young Scot known to his neighbors as industrious and honest could get a loan at a local bank at banking rates. The Scotch local-bank idea has been developed in many other countries into a system of co-operative credit associations. It is estimated that there are some 40,000 of these associations now in operation in Europe with over 3,000,000 members and $1,000,000,000 resources.

52 of these credit unions are operating successfully in the Dominion of Canada.

It is a regrettable fact that until very recently the small loan business in this country has been almost entirely and even now is very largely in the hands of discredited and disreputable people. Governmental monopoly of the small loan business has never been attempted in the United States and only very recently has it been discussed. The rapidly rising storm of protest against the evils of usury in this country during the last few years has given an impetus to the remedial loan movement that has taken the form in many cities of competing loan institutions of a semi-philanthropic nature. There are at present twenty-one of these remedial loan societies in nearly as many cities, employing $10,000,000 of capital. All are paying a reasonable return on the investment and by their competition are forcing the usurers to reduce their rates or vacate the field. A notable example is the Provident Loan Society of New York city, which loans money upon pledge of personal property at 1 % per month. During its seventeen years of existence it has grown from a small society with a capital of $100,000 to a great financial institution now employing $7,500,000. The result of the work of this society is shown by the fact that most of the larger pawnbrokers in New York city are now loaning money at 1 % per month, and the proportion of pawnbrokers to population has decreased nearly one-third. An effort is being made to supplement the work of the Provident Loan Society in this city by the organization of a similar institution to make small loans upon security of mortgages on household furniture.

This endeavor has not been extended to the field of salary loans, nor is it necessary that it should be. The salary loan evil is a problem that can be and is being solved by protective effort on the part of employes with the coöperation of employers.

Borrowing on assignments of wages is not peculiar to any one class of employes. It is prevalent among clerks employed by public service corporations, banks and mercantile houses and federal and municipal employes. A recent investigation in this city by the commissioner of accounts showed that many loan sharks operating exclusively among city employes are charging

from 60 to 400 % per annum on their loans. Not only was a large percentage of firemen and policemen found to be involved, but aldermen, city magistrates, and even supreme court judges were among the loan sharks' clients. It is estimated that in New York city more than 200,000 persons are involved with the loan companies, many of whom are every year paying back in interest alone two or three times as much as they ever borrowed. The statement could probably be proved that one city dweller in every twenty, one voter in every five, finds it necessary at some time during the year to discount two days' labor for the immediate price of one.

A business of this character and extent, carried on among employes, has naturally become a source of great annoyance and worry to employers. Many of them, casting about for a solution, have attempted to discourage the habit of assigning wages among their employes by threatening with immediate discharge upon discovery any employe found so involved. This rather common attitude among employers is illustrated by the following excerpt from a letter which I recently received from the president of a large manufacturing concern in this city: "We now have a rule that whenever an employe's salary is attached by one of these firms and such notice is served upon us, the employe is subject to discharge. This, we think, is a good rule, as knowing that such is the case, it prevents our employes from going to these agents, whether to purchase goods or to get a loan on their wages." The effect of such action on the part of the employer is shown by the following typical case.

A young man holding a responsible position endorsed the note of a friend who had been compelled to borrow $50 from a salary loan shark. Under the loan shark system the endorser as well as the borrower is required to give an assignment of his wages. Subsequently the borrower, before he had paid his loan, lost his position and left the city. The loan company called upon the endorser to make good the loan. He was unable to do this, but knowing that his employer would discharge him if it became known that he had dealings with the loan company, as the loan shark was already threatening to notify his employer he went to a second loan company to

borrow the amount claimed by the first. This began a chain of transactions that lasted for about eighteen months. During that time he paid the money-lenders $250 in excess of the amount received from them and was then indebted to the extent of $300. The loan shark one day informed him that unless the total amount due was paid on the following day a file would be placed against his wages. Knowing that such a development would cause his discharge he determined to raise the money by whatever means he could, and in desperation he unwisely took what seemed to be the easiest course under the circumstances and appropriated $200 of his employer's funds at that time under his care. This was sufficient to meet immediate demands, but the loan shark still claimed a balance of $100 and after a time again became insistent in his demands for payment. Unable to get more money from the man, the loan company filed on his wages and he was discharged. When his theft had been discovered, it was found that he had disappeared and it is believed by his wife and his employer that he has committed suicide.

The greatest evil in the salary loan shark's business lies in his power over men upon whose wages he has loaned money and who dare not let their employers know of their assignment through fear of loss of employment. The salary loan business has been termed "the loaning of money without security." On its face it is almost this, but in reality the salary loan shark has at his command a very effective agency for collection—the borrower's fear of discharge. All employers can profit by the simple device adopted by a Philadelphia firm which reversed its former policy and took up the cudgels for its men, declaring that it would discharge no man for assigning his wages and giving notice that it would defend its men against the loan sharks' extortion. The terrorism of discharge was taken out of the transaction and one feature of the evil minimized.

The recent decision of the appellate division of the New York supreme court in the case defended by a large department store of this city upholds this attitude. The court held that no assignment of wages is valid unless filed with the employer within three days from the date the loan was actually made.

This decision has been reiterated in a recently enacted law known as the Brooks law. It cannot be denied that such a court decision coupled with legislation like the Brooks law relieves the employer of much annoyance caused by the filing of assignments, but it must be remembered that the problem involves the interest not only of the employer but of the borrower and lender. While the Brooks law benefits the employer it renders the plight of the borrower worse than ever. Making it more difficult for the loan shark to collect his money always results in a higher charge to the borrower. The employe will borrow from loan sharks in time of need if he is unable to obtain money elsewhere, and the Brooks law, while it may remove the fear of discharge in many instances, does not remove the fear of displeasure of the employer. This fear, in the hands of the loan shark, is almost as effective a weapon for collection as the fear of discharge. Obviously the remedy for the salary loan evil is not to be found in legislation alone. The very fact that the salary loan business has increased so rapidly shows that it has arisen in response to a need, and that no remedial plan, legislative or otherwise, can be successful unless it gives the borrower an opportunity to obtain loans at fair rates and under reasonable conditions.

The progress that has been made by the remedial loan movement so far as it affects borrowers who have no security to pledge except their earning capacity has taken the form of industrial organizations, capitalized sometimes by the employer alone, sometimes by him in coöperation with his employes, while several corporations have loan funds capitalized and administered wholly by their employes. Under the first-mentioned arrangement, the employer's loan fund, employes in good standing may, upon the approval of an official, borrow from the company sums not exceeding the monthly wage, to be repaid in regular instalments, which are taken out of the pay envelope by the paymaster or treasurer of the company. It is not surprising that this arrangement has not become popular among employes. Other employers, recognizing the defects of the paternalistic system just described, have encouraged the organization of coöperative associations among their employes, which stimulate

thrift among members by encouraging savings accounts, and which afford facilities for borrowing at reasonable rates without the knowledge of the employer, loans being voluntarily repaid in partial payments at stated periods. The organization of these coöperative associations has not been uniform. In some of them the majority of the stock is held by members who never borrow, in this way making for themselves a substantial profit out of the returns upon loans made to other members. This is often the case with coöperative associations existing in newspaper offices in large cities. The best type of coöperative associations for savings and loans is that which places a limit upon the interest that any one member can hold in the association and fixes the interest charge on loans at a rate that will pay expenses of operation and return to savings depositors an interest slightly in excess of that paid by regular savings institutions. Associations operating along this line afford an effective solution to the salary loan problem in an industrial establishment. There are many of them that have been operating successfully for years, but none has been more successful than the savings and loan association of the Celluloid Company of Newark. In that company the salary loan evil is now practically unknown.

At a recent conference held in this city many large employers unanimously agreed that the following course of procedure should be adopted: (1) that employers rescind rules of discharge, in order to assist employes in resisting unreasonable interest charges; (2) that all employers disregard claims by money-lenders against the wages of employes, not in direct compliance with law; (3) that in self-interest as well as for the benefit of their employes, the creation of coöperative savings and loan associations be encouraged; (4) that laws be enacted which will allow a reasonable rate of interest on all small loans and provide for the licensing of money lenders under the efficient supervision and control of a state department.

Following this conference an unusual amount of interest in the coöperative savings and loan idea has been shown by many large employers, and it is hoped that it will not be long before these associations will be in operation in most of our industrial establishments, railroad and telegraph offices and city departments.

For workingmen the condition of whose employment will not permit of the establishment of coöperative savings and loan associations, the remedy appears to lie in attracting honest capital into the salary loan business on a reasonable money-making basis. The Brooks law, to which I have referred, allows an interest rate of 18% per annum. This, in my opinion, is not sufficient. It provides that lenders on salaries must register their names and places of business with the county clerk. This is not the supervision and control needed.

A satisfactory law should allow a sufficiently high interest charge to enable the business to compete with other enterprises for the capital needed. The interests of the borrower should be safeguarded by provisions requiring license or incorporation under the supervision of a state department or bureau whose duty it should be to make frequent examinations of the business of the licensees with the idea of detecting illegal practises and unjust methods. To this department should be given certain discretionary powers in the matter of regulations for the conduct of the business. Violations of the law by overcharge or other unfair practises should be severely punished. Such a law would soon remove the odium and disrepute by which the salary loan business is now surrounded; it would ensure a fair profit to lenders and would relieve borrowers from the necessity of paying interest for years after the cancellation of the actual debt.

To summarize, a successful program for minimizing the evils of small loans must include competition and constructive legislation. The competition must take the form of semi-philanthropic loan agencies in the pawnbroking and chattel-loan fields and coöperative associations for savings and loans among employes, supplemented by the investment of honest capital on a reasonable money-making basis. No legislation should be permitted except that which, dealing fairly with all interested parties, recognizes the business as a necessary element of our financial system, to be legalized, regulated and controlled. Let us not forget that the operation of loan agencies under conditions approaching justice will do more to remedy the small loan evil than any number of laws based on suppression.

DISCUSSION OF REMEDIAL LOANS[1]

RAYMOND B. FOSDICK

Commissioner of Accounts, New York City

IN discussing Mr. Ham's very excellent paper on loan agencies, I want to say in the first place that I find myself thoroughly in accord with his remarks as to the demand for a constructive program. Too much emphasis cannot be laid upon the necessity for some agency to take the place of the loan shark. The loan shark occupies a very important and necessary position in the lives of thousands of our citizens. He supplies a need. He has a commodity to sell for which there is a demand.

In our investigation last summer we effectively curbed for the time being the activities of several notorious loan sharks in this city. Those gentlemen are to-day operating as they did before our investigation began—perhaps not so openly, certainly with a little more care, but they are nevertheless conducting an extensive business, for the simple reason that there is a demand for their commodity which nobody else is able to supply.

Before any campaign to oust the loan shark can be effective, there must be some agency equipped and prepared to take his place. Indeed, no campaign of extermination will ever succeed. No amount of condemnation will ever be effective. No negative laws, however drastic, can permanently relieve the present abuses. As long as we have citizens who want to borrow money—and we shall always have them—so long will loan agencies of some kind continue, and it is only the better sort that will succeed in driving out the worse.

So I say that any constructive program, such as the one that Mr. Ham has outlined to-day, which aims at the substitution of remedial loan institutions for loan sharks is the only plan which can effectively and permanently improve the situation.

[1] Read at the meeting of the Academy of Political Science, November 11, 1911.

I said a moment ago that no drastic legislation can of itself relieve the present abuses. That does not mean that legislation is unnecessary. It means that we must legislate constructively and not negatively. This, of course, is entirely apart from the coöperative loan associations voluntarily established for employes in various industrial concerns. Here no legislation is needed. The remedy is at hand. But constructive legislation is needed, as Mr. Ham has pointed out, to encourage the entrance of private capital into the small loan business for the purpose of serving the man on a salary. No reputable concern to-day would engage in such a business. Entirely apart from its unwholesome associations, no such concern, in New York state at least, could obey the law and make a profit. Under the present conditions one of these two courses would have to be sacrificed.

In carrying out constructive legislation along this line, there are two obstacles to be encountered: first, the influence of the vicious, and second, the ignorance of the virtuous. The first obstacle discloses itself in the powerful lobby maintained by small loan interests in every legislature in this country. The ugly connection between Albany and certain loan agencies in this city which we discovered in the course of our investigation last summer, the many payments of so-called counsel fees to the gentleman from Syracuse, the mysterious relation of certain up-state politicians with the smug Congregational deacon from Binghamton, all give silent but damning testimony of this dark phase of our problem.

Our second obstacle is the ignorance of the virtuous, and perhaps it is even more difficult to surmount than the one we have just mentioned. Mr. Ham has already spoken of it. It is the belief that banking rates of interest can be imposed on a business which is conducted without security. It is the blind opinion that you can run a small loan business at 6 % per annum and make it pay. It is the false hope that laws prohibiting an interest rate in excess of 6 % can be enforced. Before adequate legislation can be had these illusions must be destroyed, and the only way in which they can be destroyed is by a thorough knowledge of the facts brought about through an educational campaign.

For that reason I regret very much that Governor Dix saw fit to veto, last July, Senator Burd's bill for the appointment of a commission to study the question of small loan agencies. It is possible that such a commission would not have acquired any more information on the subject than the experts of the Russell Sage Foundation now possess. But the real work of such a commission would have been educational. It would have helped to dispel the belief not only of our legislators, but of the mass of people whom they represent, that 2½ % or 3 % a month, even if it does amount to 36 % a year, is an excessive interest rate for a business conducted without security.

I believe that in time we shall have in all our states a law similar to what has been outlined this afternoon: securing adequate control over loan agencies by state authorities; allowing a reasonable return for money invested, such as to attract private capital; shielding the borrower from all oppression and injustice. Only through such a constructive law, which will bring the business into the light, can we hope to see the loan shark exterminated, and the wage-earner protected in his need.

DISCUSSION OF REMEDIAL LEGISLATION

ANSLEY WILCOX

President of the Charity Organization Society of Buffalo, N. Y.

IT has been shown that the old evils connected with pawnbroking have not abated in modern times, but are rather on the increase, in spite of prohibitive legislation, and that usurious charges and extortionate practices are common in this branch of the small loan business. The chattel-mortgage loan business is legalized and regulated in New York state by a good law, passed in 1895,[1] and since then amended and perfected. This act places the control of the business in the hands of the state superintendent of banks, giving him considerable discretion, which, if wisely exercised, would be highly beneficial; but the fact is that the law has never been thoroughly enforced, and is now to a large extent disregarded, so that the evil practises connected with this branch of the business have not been abolished. The salary loan business, that is, lending money on assignments of salary or wages, is a newer form, but has grown to enormous proportions, until it is now running into millions of dollars annually in our greater cities, and is threatening to undermine the morality and economic soundness of such vast numbers of working people that it actually menaces the welfare of society as a whole.

It is universally recognized by those who have given real study to this subject that prohibitive legislation is a failure. In fact, it increases the evil by making the business more clearly illegal, and therefore both more disreputable and more dangerous, thus making it possible and indeed necessary for those who carry on the business in defiance of law to charge more and more for their loans. It is plain that people of small means need banking facilities, that is, they need places where they can borrow money in times of illness or temporary unemployment,

[1] Laws of 1895, ch. 326.

and on many other occasions. At such times the necessities of the poor will recognize no law. They will find some place where money can be borrowed, and if this has been prohibited by law, or limited by impossible restrictions, then both they and the lenders will defy the law and take their chances on its enforcement; but the borrower always has to pay the price, which runs up to 100 or even 200 or 300 % a year.

The form of remedial legislation which seems to be best suited to American ideals and conditions, is suggested by the New York Chattel Mortgage Law of 1895, as now amended. This is based upon the idea of encouraging private capital to go into the business of making such small loans, by legalizing the business and making it respectable and safe as well as profitable, but at the same time subjecting it to strict regulation and official control, so that the power of making such loans at extraordinary rates of interest cannot be abused. A complete law on this subject necessarily involves the idea of either incorporating the persons who are to conduct such business or licensing them, and should involve their giving a bond for good behavior; it necessarily permits loans to be made at rates which will be remunerative, running up to as much as 1½ or 2 % a month, and even more in some cases, for some forms of the business cannot be profitably conducted at these rates; but there should be some supervising authority, with power to cut down the rates of charge so as to permit the business to earn only a reasonable net return on the capital invested and reward for the labor put into it; and to effect these ends, there must be periodical reports with full details, coupled with ample power of inspection at all times, and the power to forfeit licenses and bonds and to enforce obedience to law. The fact that the New York Chattel Mortgage Law, which embodies these features, has not been fully successful should not unduly discourage us. The duty of enforcing it was placed on the state banking department, which has always regarded it as an excrescence and an unwelcome addition to its burdens. It now appears either that there should be a separate state bureau, created for the supervision of this business, as in a law enacted this year in Massachusetts, or, probably better, that a separate

bureau should be created within the banking department, with a responsible chief and assistants giving special attention to this kind of business, and the expenses of such a bureau should be paid by levies made on the persons conducting the business. These features would probably improve the enforcement of the law, which has hitherto been lax. They need to be supplemented by an increased public interest in the subject, and an increase in the number of people of means willing to invest their money in corporations conducting such a business for the sake of a safe and moderate return and for the good which they can thus do. Even as it is, the New York Chattel Mortgage Law has done much good in permitting the incorporation of some societies which conduct this business on an admirable basis, and in furnishing weapons with which to fight some of the worst of the old loan sharks who still exist.

At the last session of the New York legislature, a bill was introduced, at request, by Senator Burd of Erie County, entitled "An act to provide for the supervision, regulation and control of the business of making loans on pledges of personal property, chattel mortgages or assignments of salary or wages," and which, by its terms, was to be known as the "Remedial Loans Law." This bill was drafted as a result of many conferences among students of this subject. It was not regarded as a complete or perfect measure, and was not urged for passage, but was merely put forward as a suggestive outline for adequate legislation. Another bill was introduced, entitled, "An act to establish a commission to inquire into the workings of laws relative to certain loans commonly made at extraordinary rates of interest or charges, also to make recommendations for legislation, and making an appropriation for the expenses of said commission." This bill was most absurdly amended in the legislature so as to exempt licensed pawnbrokers from its operation, and then was passed, but was vetoed by the governor because of the appropriation of $10,000 for expenses which it carried—to the shame and great loss of the state.

It is to be hoped that with or without an official investigation in New York, we can soon procure a fairly adequate act of legislation, which will not exempt pawnbrokers or any other

special class of small lenders. But the greatest need after all is to arouse public interest in the subject, and to create an intelligent appreciation of the evils which exist and of the proper remedies for them. Without this the restrictions of any law would not be enforced, and its permissive features would not be taken advantage of. Money invested in a well-conducted remedial loan society to-day can safely be said to be rendering the highest kind of social service, by supplying the honest and legitimate needs of the poor for loans in their emergencies, and supplanting the loan sharks. At the same time it makes an exceedingly safe investment.

THE MUTUAL INVESTMENT ASSOCIATION OF THE POSTAL TELEGRAPH COMPANY

EDWARD REYNOLDS

Treasurer

AMONG the employes of large business concerns we find two classes that need consideration, the unfortunate and the improvident. All agree, I think, that the unfortunate are entitled to such consideration as can properly be extended to them, but there is quite a difference of opinion as to the advisability of an organized effort to aid the improvident. In the majority of cases it has been our experience that it is the most expert craftsmen that are reckless with their earnings, and for this reason it is to the interest of employers to aid this class, for by doing so they are able to retain them in the service and obtain the benefit of their skill.

The great problem is to find a way to handle the subject to the advantage of the employer and the employed. From the experience we have had during the last two and a half years I am satisfied that outside financial aid is not necessary or desirable; that the only effective means of combating the loan-shark business is for each large employer of labor, through savings and loan associations formed within the ranks of his own people, to provide for their needs in time of financial stress. We feel that we have worked the problem out successfully among our people in New York city, and we are now preparing to extend the work to those outside.

Our first move was to agitate the question of systematic saving among our employes. In carrying out our work we have found that many who never saved before have been induced to keep up their payments to our association, so that at this time they have an interest of over $200 each. In addition to this many of them who never gave any thought to the matter of saving before have been encouraged to make other savings through the purchase of shares in a building and loan society

(that caters particularly to those engaged in electrical pursuits) and in guaranteed stocks of other companies.

Our association has undertaken to handle without any compensation the money of those employes who desire outside investments, in order to see that they do not give up the attempt to save. During the past fifteen months we have placed in outside investments nearly $50,000 coming entirely from those in our service, in addition to the amount deposited to their credit with our association.

We have found that many who heretofore have been regarded as improvident and in a sense undeserving are not really so undeserving as they appeared. They are people who at one time or another became heavily indebted and were unable to extricate themselves. With our assistance they have done so, and upon the clearing of their debts have started in to save. There are many in this class who when assisted in their difficulties and put upon their feet remain there. We aim to help all such.

Our losses resulting from loans made to those who afterward left our employ have been negligible. We do not take any assignments of wages from them, but place all borrowers upon their honor, and I am glad to say that even those who have left our service, over whom we could no longer exercise control, have, with very few exceptions, paid their loans in full. The great rank and file of wage-earners are honest, notwithstanding the opinion of many to the contrary. We are no longer annoyed by having assignments of wages filed with us by loan companies and we have not lost the services of valuable men because of the persecution of the loan sharks. We feel that the work pays. It is not altogether unselfish.

The only suggestion I have to offer is, that all the great employers of labor throughout Greater New York organize associations similar to our own; that they join together in a league so that they may be able to coöperate with one another for mutual protection. I am thoroughly convinced that the work of these societies would be far-reaching and would practically eliminate the business of the salary loan sharks.

PLAN OF OPERATION OF THE MUTUAL INVESTMENT ASSOCIATION

The Mutual Investment Association of the employes of the Postal Telegraph Cable Company, 253 Broadway, was organized on February 1, 1909. It is a voluntary association and unincorporated. Its membership is limited to employes of the Postal Telegraph Cable Company and allied companies. The purpose of the association is to create and maintain by monthly contributions a fund to be invested in real estate, stocks, bonds, mortgages or such other investments as may be selected, to be held for the mutual benefit of the members in proportion to the amount contributed by each of them.

The management of the funds is in the hands of a finance committee of five members. No salary is attached to any office. There is no transfer of shares; dividends may be declared by a three-fourths vote of all the members at the annual meeting or at a special meeting called for the purpose. Dividends when declared are not paid in cash, but are put to the credit of members. Thus continuous saving is encouraged. A regular payment of $5 per month entitles each member to one full share. There is no limit to the value of a share. The present value is $235.

Loans are made to applicants on their personal notes. No other security is taken. Practically no losses have been incurred through bad loans. Money is loaned at 6 % per annum and the borrower agrees to make his payments in weekly or monthly instalments. A man borrowing $25 and wishing to pay back on a basis of $1 per week is charged $.75 interest (6 months at 6 % per annum).

A unique feature of the association is the method by which it secures profit on merchandise. Frequently operators make loans for the purpose of buying typewriters, since every operator must furnish his own machine. Accordingly the Mutual Investment Association sells typewriters on the instalment plan, and thus the association makes a profit not only on the loan but also on the sale of the typewriter. If it is a pair of shoes for which money must be borrowed, the association issues to the

borrower a card introducing him to a prominent shoe company and his bill is charged to the account of the Mutual Investment Association, to an amount not exceeding the amount of his loan. Naturally the shoe company pays the association a commission. Here the borrower gets his shoes at cost price, paying his money in instalments to the association. Cards are also issued to several of the New York and Brooklyn dry-goods stores.

(180)

DISCUSSION OF COÖPERATIVE LOAN SOCIETIES[1]

PIERRE JAY

Vice-President of the Bank of Manhattan Company

MR. HAM has well said that the need for small loans is imperative. The time has passed when reformers urge merely restrictive legislation which only serves to make the terms for necessitous borrowers the harsher; the day of the constructive program is surely here. I am especially interested in the coöperative part of Mr. Ham's program and I shall discuss briefly and without detail the following points:

1. Differences between coöperative and capitalistic methods of providing small loans.

2. The structural outline of a coöperative association.

3. The advantage of legislative recognition for coöperative associations.

4. Coöperative *v.* non-coöperative interest rates.

The difference between the coöperative loan societies and the provident, chattel and salary loan companies established by public-spirited citizens is exactly the difference between personal and impersonal associations. The first thing the impersonal association wants to know is whether the loan will be repaid. The first thing the personal association wants to know is whether the loan will be a good thing for the borrower. It is no less solicitous than the impersonal about the repayment of the loan, but thrift is its fundamental idea and nothing will undermine thrift so surely as improvident borrowing. Satisfactory inquiry into the object of the loan is impracticable in the large provident societies and can only be done in the relatively small associations.

The coöperative societies may be called personal from another point of view. The capital of the provident societies is supplied by one class of citizens: the borrowers belong to another class. Therefore, the relation between borrowers and lenders is impersonal. In coöperative societies the relationship

[1] Read at the meeting of the Academy of Political Science, November 11, 1911.

is personal, for both borrowers and lenders belong to the same class and to the same association, and their interests are common instead of opposed. The existence of such a relationship has been one of the chief elements of success in the European associations.

You are to learn from other speakers the detailed working of one of these coöperative associations. I will present no details but merely the general plan of operation of the European societies, and of those in Canada and in Massachusetts, which are really based on the European societies. Massachusetts is the only state having a law providing for their establishment and regulating their operations. There an association may incorporate if it can satisfy the banking department that its proposed field of operation is favorable to success and that the standing of the proposed members is such as to give assurance that its affairs will be administered in accordance with the spirit of the act. No one can become a member unless he is honest and industrious. Members are admitted by the directors but credits are passed upon by an entirely different committee. Each member of the association has one vote irrespective of the number of shares he holds. The par value of the shares is so small as to make them available to people of the most moderate means. Members may contribute funds to the association either by purchasing shares or by making deposits similar to savings deposits at a fixed rate.

While no law is necessary for the establishment of these associations, nevertheless experience in this country as well as in Europe shows that their formation is greatly encouraged by the existence of a proper law. The case of Massachusetts illustrates this well. Prior to 1909 there were three or four such associations in the state organized on various lines. In 1909 a law was passed authorizing their formation and defining the lines on which they should operate. In a little over two years, 22 associations have been formed under the law. In the province of Quebec, prior to 1906, there were three such associations. In the five years which have elapsed since the passage of the law, some 50 new ones have been formed.

Therefore, I want to add another plank to Mr. Ham's plat-

form and to urge that the first step towards encouraging the organization of these associations in any state should be the enactment of a law requiring them to start under proper auspices and operate along lines which elsewhere have proved safe and wise. Without such a law, great initiative is required to start an association, and no two will start with exactly the same ideas back of them. But the standing given them by legal recognition and the ease of following a path already blazed out are of the greatest assistance. Furthermore, the better the law the better the results obtained from their operation. It is a well-known fact that the building and loan associations, which are our great national contribution to coöperative credit, have flourished most where the laws have been best. Our own experience with these associations in New York has shown us the unfortunate results of poor laws, now happily revised in a most satisfactory way.

The last point I wish to discuss is the rate of interest. Mr. Ham has spoken of the relatively high rates of interest which a risky business entitles the lender to charge. It is a fact that in the coöperative associations the rate seldom goes above 8 % and averages about 6 %. They can make loans cheaply because their expenses are small and their legal expenses *nil*, and because at the outset they exclude unworthy borrowers. Nevertheless, I have known some such associations to charge from 12 to 24 % and thereby to earn large dividends for non-borrowers. This is a vicious practise: first, because it violates the coöperative principle of fairness to both parties, and second, because it attracts an undue amount of money, makes it difficult for the loan committee to put it out, and tends to lessen the careful scrutiny given to the object for which the loan is desired, which after all is one of the fundamental principles of coöperative credit. If it is a good thing for a borrower to have a loan, he should get it as cheap as possible; if it is not a good thing for him to have it, he should not get it at any rate, low or high.

I regret that lack of time prevents my speaking of the moral results of coöperative credit in European countries, which in the opinion of many observers are more important than the economic results which have been achieved.

THE CELLULOID CLUB SAVING AND LOAN DEPARTMENT[1]

S. T. SIMMONDS

Manager

THE Celluloid Club is an association of the employes of The Celluloid Company with headquarters in a club house furnished by the company. The saving and loan branch is a department of the club and depositors must be employes of The Celluloid Company. At the beginning we were half afraid of the venture ourselves because so many predicted the certain and complete failure of any scheme that proposed to make personal character the security on which loans should be made. However, we planned better than we knew and instituted a department of welfare work that was popular with the employes from the start and that has been steadily and increasingly successful.

The objects of this department are to encourage savings and to furnish temporary financial assistance to depositors. The saving and loan department is made up of, and managed by, the employes themselves. The officers are elected annually by the depositors and there is absolutely no interference whatever with the affairs of the association by the company. The officers of the company did encourage the starting of the department—in fact, the original suggestion came directly from the president and vice-president. The only financial aid the company is asked to extend is to advance temporarily the amount we have out as loans at the close of each series. This arrangement enables us to pay off depositors at the regular withdrawal date without having to call in outstanding loans. The company also helps by allowing the managers of the fund to attend to the business during working hours. Without this privilege we could scarcely carry on the work successfully.

[1] Read in discussion of Mr. Ham's paper at the meeting of the Academy of Political Science, November 11, 1911.

A saving and loan department would not be popular if operated by the company. Employes would object to their employers knowing just how much they were saving, and the best class of employes would suffer rather than ask for temporary financial assistance through the office. There is a vast difference between telling one's troubles to some fellow employe and telling that same story to an official, and doubtless employers as a rule would be glad to have someone among the work people who could relieve them of having to listen to and consider applications for temporary loans.

Our department, as the name indicates, has both saving and loan features. We accept deposits of twenty-five cents or more weekly—no limit—and pay a share of the earnings *pro rata* to depositors. We impose a fine for failure to deposit weekly. This helps to get members into the habit of making regular deposits. Profits are derived from fines, charges for loans, and withdrawal fees.

Our "series" or periods of saving are of six months' duration, the regular withdrawal dates being the middle of June and December. While we accept deposits in any amount, we distribute the profits only on savings of one dollar or less weekly. This is to prevent those who could afford to do so from depositing large amounts in the hope of a higher rate of interest than the regular banks pay.

The saving branch is successful because an employe can on pay-day drop into conveniently located receptacles the sum that he feels may be spared. Thus the saving of small sums is made very convenient. The department is not intended to be an institution for permanent savings. Most depositors draw out their money at the close of the series but they may leave their accumulated savings on deposit, if it is desired, without participation in further profits. No partial withdrawal of accounts is permitted, as this would involve a check system and lead to deposits being withdrawn for trifling reasons.

If an account is withdrawn except at the date set, the share of profits is forfeited and a small fee is exacted. There is no withdrawal charge when the deposit is withdrawn to pay off a loan or when the depositor is laid off from work or the money

is needed on account of sickness. We have 400 depositors whose total savings amount to about $22,000 annually. It should be remembered that the depositors represent the rank and file and not the higher-paid or salaried employees. Depositors may borrow in sums of from $1 to $200. The amount on deposit bears no relation to the sum that may be borrowed, except that no loan of more than $10 in excess of his deposit will be granted to a minor without the consent, in writing, of the parent or guardian. Practically all loans are made on character. In sums up to $25 no endorsement is asked. Above that sum a second signature, generally that of a trusted employe, is required. If a borrower fails to keep his agreement to make deposits regularly, or does not pay a note when due, he will not again be accommodated with a loan. Notes may run three months. We insist that deposits be made weekly by borrowers in order to help get them out of debt, and the borrowing of money is never encouraged for the sake of adding to the profits of the department.

It is a well known fact that often in the experience of those who labor for a living, there are emergencies calling for the use of ready cash and no matter how much the borrowing of money is disparaged—generally by those who themselves never felt the urgent and immediate need of money—the practise is a very common one and no amount of theorizing will alter the fact. And, since the occasional need of temporary financial aid happens more or less often to a majority of wage-earners, it is a source of considerable satisfaction to know that one may, if of reasonably good character, obtain the necessary funds to help over a hard place in life's experience by simply filling out a business-like application for a loan. The assistance needed is rendered promptly at reasonable cost and without any undue prying into one's private affairs.

In a neighboring city, a fund is furnished by a certain employer to loan to employes, and the manager of the fund boasts of the very few applications for loans, seeming to take it for granted that it is because his workpeople are so well off or thrifty that they can get along without this sort of aid. The manager does not seem to realize that the conditions imposed,

involving "a rigid investigation into the affairs of the applicant," are considered by the employes whom the fund is intended to benefit as humiliating, so that only in cases of extreme need or with those who have little or no pride would the conditions for a loan be complied with. So the manner in which the loan must be obtained defeats the object, and the manager who boasts of how little his employes have to borrow might be surprised to know to what extent they patronize the professional money lenders who are shrewd enough to advertise the fact that loans may be made "without the knowledge of employers, relatives or friends."

Experience has taught the managers of our fund that employes who are known to be steady, faithful workers make pretty safe people to whom to loan money and it is not so much a matter of position and earnings that counts in the consideration of applications for loans as the question of the applicant's reputation for steadiness at work and honest dealings. In fact, an employe's record as an employe is mainly what determines whether a loan is granted or not.

We find that women employes as a rule are larger depositors than men; but they borrow comparatively little, from a feeling, it seems, that there is something to be ashamed of in asking for a loan. When loans are made to women or when they endorse notes, the board feels quite certain that there is no cause to worry about the return of such loans when due. Instead of borrowing, women depositors will often sacrifice the profits on their savings by withdrawing the deposit before the regular withdrawal date. Women employes have given the board absolutely no anxiety or trouble either as depositors or borrowers.

One of the objects that a loan bureau such as ours accomplishes is to prevent employes who may need a little ready money from being fleeced by fellow workmen who, partly on account of the risk involved but mainly from selfishness, charge exorbitant rates of interest on loans. All money lenders who exact hard conditions are not openly in the business and some of the meanest transactions along these lines that have come to my notice have been arranged by men who claim to disapprove strongly

of the people who advertise salary loans, and then secretly squeeze even the lowest-paid helper who may feel forced to appeal to them for financial aid in time of trouble. This state of affairs exists without being even suspected by the employers; in fact, these financial blood-suckers may be, and often are, held in high esteem by their employers, who little suspect that they are preying on their less fortunate fellows—often those under them in position, and therefore with an added reason for feeling that they do not dare expose the wrongdoer.

We do not pretend that our loan department is run as a purely philanthropic scheme in the sense that the use of money may be had without cost to the borrower. There are expenses of operation and some losses, and in order to encourage thrift we pay a profit on deposits. So we simply must have some source of income or go out of business.

The great fear of those who have been interested in the loan feature of our scheme was, and to some extent is yet, that to make it easy to borrow would lead to extravagance and unnecessary expenditures. That any such scheme of loaning money as ours would lead to some abuse of the privilege goes without saying, and this was expected. There is no doubt that money is borrowed which could be done without and that loans made without the knowledge of those at home have caused hardship in the families of members. It is freely acknowledged by the managers of the fund that this condition does exist, but in the words of a powerful friend of the association: "Any such scheme is sure to be abused more or less, but if the preponderance of the influence is toward helpfulness, then the work is worth while." When the officers are satisfied that the money applied for is wanted for frivolous, harmful and foolish purposes, the loan is not granted. Applicants for loans who are known to be steady, sober and sensible men are not as a rule subjected to any questioning whatever, the board leaving the matter of going into debt entirely to their judgment. Applicants for loans are not required to give any reason for borrowing. The officers expected at the start to examine into the reason and necessity for borrowing, but soon gave up the idea, finding that it was not feasible. Borrowers could give any rea-

son they pleased when applying for a loan and it would take considerable time to get at the facts. We also found that members would resent anything in the nature of an investigation of their private affairs. In a few cases where the board suspected that the reason given for borrowing might not be true, a quiet investigation proved that the money was really needed in the home of the applicant and for the purpose stated.

We have loaned since we started in September, 1906, about $95,000 in the manner described, and the losses have been surprisingly small. There are over-due notes amounting to $134, but $50 will possibly cover what the managers now consider as actually lost. This is the more remarkable because of the fact that the company will not allow employes to assign their wages, and knowing this we have never asked for such protection.

The charge for loans varies from 2 % a month to 6 % per annum and these rates may be still further reduced if experience proves that this can be safely done. As the funds represent the savings of employes, we cannot risk incurring a loss; for, while the department is not a money-making scheme, we must manage so as to make a profit.

When the saving and loan department was organized, the factories were running full and overtime. It was claimed that if a period of shorter time with lessened pay came, we should then be swamped with applications for loans and the association would go under. Such a condition was looked forward to with considerable apprehension by those charged with the management of the fund, but when the time of lessened work did come, this was our experience: there were more withdrawals of savings and less applications for loans. We investigated the cause for this unexpected and gratifying condition and found that our members did not borrow so freely as in flush times because of the fear of not being able to repay the loans when due—certainly a very creditable reason for not borrowing and quite contrary to what we had feared.

Practically all of the business men with whom we consulted in regard to starting the saving and loan scheme expressed the opinion that any such venture must fail. These gentlemen now confess to being most agreeably disappointed, and express

themselves as gratified with the success worked out by men who have demonstrated that their faith in the common honesty of the employes of The Celluloid Company was well founded.

Complete details of the rules governing our saving and loan branch will be found in the by-laws and other printed matter, copies of which may be obtained by applying to the welfare department of the company.

COÖPERATIVE SAVINGS AND LOAN ASSOCIATIONS

EDWARD EWING PRATT

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THE problem of the small borrower is a difficult one, and, of late, has been receiving considerable attention, not only on account of the large number of persons involved, but also on account of the insidious and tenacious effects of the system upon them. Three types of small borrowers are to be distinguished according to the security: (a) borrowers on goods pawned—jewelry and small articles, which are deposited with the lender; (b) borrowers on chattels—chattel mortgages on household effects; (c) borrowers on salaries—on assignment of wages.

Efforts to stamp out the abuses in connection with petty money lenders, usually known as "loan sharks," have taken two directions: (1) legislation and (2) competition by agencies operated by persons whose charges are small and equitable and who are pledged not to take advantage of the weak position in which the borrower is placed. We are here concerned only with the latter. There have come into existence three types of remedial loan agencies. They are: (1) semi-philanthropic societies which advance money to deserving persons on security of personal property pledged or mortgaged; (2) reputable business organizations which are satisfied with reasonable profits on their investments, but which do not attempt to discourage unnecessary borrowing; (3) coöperative savings and loan associations and employers' loan funds. Of the first type of remedial loan agencies, the semi-philanthropic, there are two groups, the one loaning money on the security of pawns, and the other on the security of chattels. Such societies are well illustrated by the Provident Loan Society of New York and the First State Pawners' Society of Chicago, both loaning on pawns, and the Workingmen's Loan Association of Boston, loaning on chattels. In the case of the semi-philanthropic societies and

reputable business concerns, the deserving applicant, who has security to offer, may borrow. But in the case of the coöperative societies and employers' funds the situation is different.

The salary loan involves not only the borrower but also his employer, since the borrower virtually mortgages the labor which he expects to sell to his employer. Any remedy for its abuses, then, should have as close a physical connection as possible with the factory, the store and the office; not only because the employe has mortgaged his labor at this place, but because it is here that his creditor will seek the collection of his claims. It seems, therefore, that remedial effort along this line should begin at the place of employment. This is exactly what has been done in many places with the encouragement of employers. The plans which have thus far been inaugurated may be divided into the two general classes named above: (1) the employers' loan funds and (2) the coöperative savings and loan associations. These two methods of meeting the salary loan evil represent two kinds of effort; the former is a paternal and too often patronizing effort on the part of employers to help their workers, while the latter is an independent, coöperative effort on the part of the workers themselves.

Almost any employer is willing to loan money to a faithful employe in time of need. Many employers have set aside funds for that particular object and have organized and systematized departments for loaning money to their employes. There are two difficulties, of no mean proportions, which these plans fail to meet. First, they are apt not to be well advertised; hence the employes do not know that they exist or that their employer is willing to assist them. Second, very few workers wish their employer to have any knowledge whatever of their private affairs. Aside then from the larger question of policy —whether the best results will be attained by doing things for people, or letting them work the problem out for themselves— the practical handicaps of employers' loan funds are obvious and greatly limit, if they do not entirely destroy, their utility.

The coöperative savings and loan associations rest on a basis of strong underlying principles. These principles are: (1) that a man's best security is his fellow-workmen's estimate of him;

(2) that to provide facilities merely for borrowing may encourage improvidence and that any real solution of the problem must encourage thrift as well; (3) that an organization among the workers will be self-advertising; (4) that the workers themselves are most capable of meeting properly the needs of their fellows.

The forms of organization of coöperative savings and loan associations are, in general, similar. They have the usual officers of any self-governing organization. The routine business of the association, such as making loans, collecting savings and investing deposits is usually conducted through a board of directors. In some cases, as for example in the matter of loans for very small amounts, the functions are delegated to a single responsible officer. Loans are usually made to an employe who has proved himself worthy of the confidence of his fellow-employes. These loans, when small in amount, are made on the personal unendorsed note of the worker. If the amount is comparatively large, an endorser is required. Interest rates vary from six to twenty-four per cent[1] per annum. The schedules of rates differ considerably in different associations; in some the rates do not vary with the size of the loans, or with the length of time for which the loans are made; in others, the rates of interest are comparatively high for small, short-time loans, and much less, often below market rate, on larger loans over long periods of time. Usually the borrower must be a member of the association and at the time the loan is made must agree to repay at a given rate per week. Usually membership is not restricted and any one who wishes can have the full privileges of membership.

In the organization of these associations, one point of considerable importance should be observed. Many of them considerably curtail their influence and utility by limiting a member's borrowings to the amount of his savings, or approximately that sum. The result of this provision is that in such associations the real problem of the salary loan is not being met

[1] One coöperative association charges one per cent per week, or fifty-two per cent per annum. This is firm B in Table I.

with any large degree of success. Savings by members of these associations are usually small and the man who really finds himself in need of a temporary loan has probably already exhausted all the resources available to him; what he needs is credit, and this door is closed to him if the coöperative association limits loans to the amount of savings on deposit.

There are two essential differences between the coöperative system of saving and saving through savings banks. Saving through a savings bank is usually entirely voluntary and the depositor may withdraw at any time. In a coöperative savings association, however, the individual must save over a given period of time. If he withdraws before the end of this period, he is usually penalized not only by the loss of the interest which would otherwise accrue to him, but usually also by the loss of a part of his savings. The object, of course, is to encourage continuous saving over a considerable time. The result is the fostering of the habit of saving. A second difference between the ordinary savings bank and the coöperative association is that in the latter small savings are especially encouraged, even at the expense of large. This is accomplished by limiting the possible size of deposits, or by limiting the size of the account that may draw interest, or more often, the size of the account that is entitled to share in the profits derived from the making of loans. The coöperative system, therefore, makes the small depositor its special object.

An added advantage of the coöperative savings system is that facilities for saving are placed where the worker can conveniently get at them if he so wishes. There is probably only a small proportion of our factory workers who can conveniently patronize a savings bank, because during banking hours they are at work, and also because the banks are at a considerable distance from the factory and the home; but through the cooperative savings and loan association facilities for saving may be brought conveniently close to the worker.

Coöperative savings and loan associations, organized and in working order, have been formed in many business and manufacturing concerns.[1] While the general purposes and plans of

[1] The writer knows of fourteen such associations, and would be glad to learn of others.

organization are very similar, the various organizations differ considerably in merit. Some of them closely approach the position of the "loan shark;" others are broad and liberal in their policies. A brief account of a few typical associations will emphasize the good and bad features in each.[1]

The Silverworkers Mutual Loan Company[2] was organized among the employes of the Gorham Manufacturing Company, of Providence, Rhode Island, in 1906. It was founded for the specific purpose of competing with the "loan shark," and in this it claims to have succeeded. The organization is a joint stock company with an authorized capital of $10,000 made up of 2,000 shares of par value of $5 each. Up to date $4,000 worth of stock has been issued to seventy persons, all of them employes of the company.

An employe desiring a loan makes out a note in the regular form, pledging from his salary a weekly payment of an amount agreed upon with the loan committee, usually from fifty cents to two dollars per week, depending on the size of the loan. The interest rate is one per cent per month. "The pledge of a weekly payment is made in the form of a draft on the paymaster to deduct the amount pledged each week before the employe receives his wages. Loans are not restricted to shareholders."[3]

Critically considered, this organization is not strictly a cooperative savings and loan association. It is a group of seventy workers out of two thousand, who have formed a loan company which is lending money at one per cent per month to their fellow-employes, who far outnumber them.[4] No deposits are received by this company and no profits are paid except to the shareholders. No association where the membership is limited can be called purely coöperative. Therefore, while this kind of a

[1] See also paper by Mr. S. T. Simmonds, p. 132. Mr. Simmonds describes the savings and loan plan of the Celluloid Club of the Celluloid Company of Newark. The writer considers this association the highest type of coöperative savings and loan organization, and only the fact that Mr. Simmonds' full description appears in this volume permits the omission of any description of it here.

[2] See pamphlet by F. C. Lawton, "*An argument for coöperative loan associations*," The Gorham Mfg. Co., 1911.

[3] *Ibid.*, p. 10.

[4] See Table I.

solution of the "loan shark" problem is a considerable advance, it still retains undesirable and dangerous features. Any organization having a limited membership is open to the same criticisms.

A very different type of coöperative savings and loan association is the Deposit and Loan Bureau of the Filene Coöperative Association of Boston. The Filene Coöperative Association is composed of all the employes of William Filene Sons' Company, and the deposit and loan bureau is one of the many activities of that organization. Any member of the Filene Coöperative Association may deposit any sum that he chooses, from five cents upward. Although the depositor is not required to leave his money on deposit any given length of time, it will be seen from the accompanying "promise to deposit" that he promises not to withdraw it until the deposit has reached a stated amount.

THIS IS THE FIRST SATURDAY OF THE NEW YEAR

AND IS JUST THE TIME TO BEGIN A

REGULAR SYSTEM OF SAVING MONEY

Resolve to deposit a certain fixed sum in the Bank ***regularly every week,*** and not to withdraw any part of it until your savings have reached a certain amount.

Fill in the following and send to the Treasurer of the Deposit and Loan Bureau.

To Treasurer of D. & L. Bureau:

I wish to deposit at least $..... regularly every week in the D. & L. Bureau. Please have your representative call on me regularly every Saturday. I will try not to withdraw any of my money until my account has reached $.....

Signed.....

Loans are made to members of the Filene Coöperative Association at a rate of interest not exceeding 12 % per annum. All loans are subject to the approval of a majority of the board of directors of the bureau. This function of approving small loans, however, less than $25 and unendorsed, is delegated to two of the officers of the bureau. No notes are taken for a longer period than six months.

This bureau is not content to exist and take what business comes to it, but it carries on a distinct advertising campaign, using, for example, the accompanying card, which is put in the

IF YOU ARE IN NEED OF MONEY

DON'T GO TO OUTSIDE MONEY LENDERS OR "LOAN SHARKS."

The Deposit and Loan Bureau is ready to help you in all such cases.

No reasonable request for a loan is ever refused.

In contrast to the exorbitant interest rates charged by the so-called "loan sharks," the Deposit and Loan Bureau charges interest at the rate of only 1 c. on $1.00 for one month.

All loans and applications for loans are treated as strictly confidential. An order for money advanced on a loan is exactly the same in appearance as a withdrawal order from a deposit account, and no persons in the store, other than the officers of the Bureau, have any knowledge whatsoever, as to loans made.

For further information and advice, apply to the President or Treasurer, or to any other member of the Board of Directors of the Bureau.

..... Treasurer.

weekly pay envelope of the employe. That this policy is a successful one may be judged from the following facts which show the increase in business in 1911 over that done in 1910: [1]

	1911	*1910*
Total number of employes, Feb. 28	774	787
Total number of depositors, Feb. 28 . . .	608	532
Per cent of increase 1910–1911	14.2 %	
Per cent of depositors to total employes . .	78.4 %	68.8 %
Total amount of deposits, Feb. 28	$53,929.74	$44,622.67
Per cent of increase 1910–1911	20.8 %	

An interesting plan of organization is one in operation among employes of the New York Life Insurance Company.[2] The plan in brief is this: Each person desiring to become a subscriber to the fund signifies this at the beginning of the year. He is then required to deposit one dollar on the first Monday

[1] See also Table I.

[2] This plan was originated and put into operation by Mr. Harry S. Tormey, who deserves credit for its many unique features and to whom the writer is indebted for the information on which this short account is based.

in January, ninty-eight cents on the second Monday, ninty-six on the third Monday, and so on, the amount decreasing by two cents each week until fifty deposits have been made. About the middle of December the member has saved $25. In the present series (1911) there are 248 members who hold 702 shares which will represent a total deposit of $17,901. Any member who is more than three days late with his deposit is taxed 10 % of the amount due. Anyone withdrawing before the end of the series is taxed 10 % of the amount on deposit. Loans are made on the unendorsed note of any employe if he is known to the treasurer of the fund, or is endorsed by some one who is known to the treasurer. This fund has many desirable qualities, chief of which is the excellent way in which it encourages continuous saving. Its greatest limitation is doubtless the inflexibility of the size of the deposits and the fact that deposits must begin on a certain date.

The Curtis Savings Fund Society of the Curtis Publishing Company aims chiefly to encourage savings, and its loan features are therefore not so important. The association is organized on a share basis, and any employe of the company may become a shareholder. A small expense fee of fifteen cents is charged each applicant. The subscription for a share in this society obligates the shareholder to pay into the association each week the sum of twenty-five cents. A fine of one cent per week is levied on dues remaining unpaid. No person may hold more than twenty shares, and no matter how many shares a member may hold he is entitled to one vote only. Loans are made to shareholders for periods of not less than one month, and for sums not exceeding nine-tenths of the amount of the share already paid in. Interest is charged at 6 % per annum and a charge of ten cents is made for each loan.

As a savings plan, this association is succeeding admirably; in the years 1908–1909, 1909–1910, 1910–1911, the number of depositors has been 496, 621, 1174. From the fact, however, that the amount of the loan may not exceed the amount of the deposit, the organization is barred from doing any very effective work in combating or replacing the "loan shark." Two changes would make an admirable system: (1) the loaning of money

without reference to the amount on deposit; (2) an arrangement whereby an employe could subscribe for a share or a portion of a share at any time during the series and not alone at the beginning of each year.

Coöperative savings and loan associations have been financially successful. They have had to meet no deficits; they have lost very little money, and depositors have been paid substantial rates of interest on their small investments. Such organizations have increased in number, and the testimony of those who know substantiates the statement that they have been the means of doing away almost entirely with the "loan-shark" evil.

To the employer who is building up his organization a cooperative savings and loan association is valuable in two ways: First, it relieves the workers from the strain and annoyance due to the importunings of the "loan shark." No employe can give his best service to his employer when he lives in daily dread of the filing of an assignment of wages. The wise employer recognizes this fact; and instead of allying himself with the "loan shark," and holding the club of discharge over the heads of his men, he provides for them a normal and equitable method of securing funds when the occasion demands. Second, a mutual coöperative organization among employes who are making common cause against a common enemy will do more to weld a labor force into a strong, unified, working whole than any other measure that an employer can adopt to accomplish this end. After all, the most important things that an employer wants are not cheap materials, not market facilities, not transportation rates, not machinery, not power,—none of these things is of so vital importance as the labor force. In this labor force the employer wants two things: first, efficiency in the individual; second, efficiency in the working force as a whole,—*esprit de corps*. Coöperative savings and loan associations can and should, therefore, play a large part in the organization of any well-managed industrial plant or business establishment, and the employer who is alert to his own opportunities, to say nothing of the welfare of his employes, will not put aside this problem and its solution as trivial and undeserving of attention.

Table I. Financial Operations of Coöperative Savings and Loan Societies

Figures for last fiscal period

Name of Firm.	Number of Employes.	Number Saving.	Per cent of Employes Saving.	Amount Saved.	Number Borrowing.	Number of Loans Made.	Per cent of Employes Borrowing.	Amount Borrowed.
Celluloid Co.[1]	1,350	676	50.0%	$9,444	.	611	45.2%[2]	$9,234
Curtis Publishing Co.	1,859	621	33.4	73,084	151	242	8.1	6,069
Wm. Filene's Sons' Co.	814	591	72.8	46,212	127	271	15.6	4,659
Gorham Co.	2,000	70[3]	3.5	4,000[4]	575	761	28.7	23,678
Joseph and Feiss Co.	884	172	19.4	511	112	253	12.6	1,005
Rogers, Peet and Co. (1) Wholesale Department	142	84	59.1	2,706	62	791	43.6	1,558
Rogers, Peet and Co. (2) Manufacturing Department.	169	122	72.2	3,755	97	930	57.4	2,537
Rogers, Peet and Co. (3) Retail Department.	154	57	37.0	2,773	40	692	25.9	750
Strawbridge and Clothier	5,000	1,596	31.9	89,596	350	409	7.0	7,758
Firm A.	6,050	525	8.6	11,662	59	69	.9	1,603
Firm B.	1,290	189	14.6	9,826	149	4795[5]	11.5	144,763[5]

[1] Six months' period only.

[2] Calculated on the number of loans made.

[3] Shareholders.

[4] Capital, no other savings.

[5] Loans are renewed each week, hence large number.

THE RELATION OF GOVERNMENT TO BUSINESS[1]

SAMUEL McCUNE LINDSAY

President of the Academy of Political Science

THE annual meeting of the Academy last year brought together a distinguished company of bankers and business men to discuss the currency problem. Our semi-annual meeting last spring was notable for the large attendance of lawyers, to discuss the reform of the criminal law and procedure, the dinner at that time being honored by the presence of the President of the United States. This year we appeal again to the business community and have for our general topic "Business and the Public Welfare," a subject which, in the light of recent events, especially challenges the thoughtful consideration of the citizens of the republic in every station of life.

At the first session of this annual meeting, held this afternoon at Columbia University, many well qualified speakers and scholars presented to us important questions pertaining to the protection of labor, discussing particularly the improvement of labor legislation and its more efficient enforcement. This evening for our second session we are to consider the relation of government to business. We are rapidly and of necessity, but perhaps altogether too unconsciously, developing in this country a governmental policy in dealing with private business, the organization of large business,—because business of all kinds is being conducted on an increasingly larger scale,—and corporate business, trusts and monopolies. This governmental policy finds expression in laws and the constant suggestion of new laws and new ways of enforcing old laws. It is this policy, conscious or unconscious, wise or foolish, well considered and logical in its development or hastily devised to meet the fluctuating demands

[1] Introductory address at the annual dinner of the Academy of Political Science, November 10, 1911.

of political expediency, to which we ask you to turn your thoughts this evening.

Two distinguished citizens holding positions of great public prominence, one the legal head of our government, the Attorney General of the United States, Mr. George W. Wickersham, and the other the chief executive of our largest industrial corporation, Judge Elbert H. Gary of the United States Steel Corporation, were invited to be present to signify their approval of the effort of the Academy to encourage active public discussion from an impartial scientific point of view of all aspects of the great economic issues involved in any action the government in any of its branches, executive, judicial or legislative, may take or may fail to take in those important matters. Both gentlemen, recognizing this opportunity as a public and patriotic duty, accepted the invitation of the Academy to be guests of honor at the banquet, but both felt that it would not be wise for them to add at this time to the public utterance in which they have expressed their views. They will therefore not be called upon to speak. We appreciate the honor they have done us in becoming our guests.

The fact that there are so many widely divergent views on the subject of governmental regulation of business held by equally able and sincere advocates is evidence of the complexity of the problem we have before us for discussion this evening. The Academy has tried to have as many representative views of the situation presented for your consideration as the limits of time at one session will permit. We also hope that this discussion will be constructive and will deal with the questions at issue as they exist practically to-day and in their bearing on proposed governmental action within the realm of possible achievement. Much confusion exists in the public mind. We lack definiteness of issue in our public thinking. There is too much recrimination and too vague historical explanation of how it comes about that government and business find themselves in the existing relation to each other. We have been drifting with a certain characteristic lack of frankness in the development of our governmental policy. An astute lawyer who presided at one of our dinners here six months ago remarked: "I wonder

how often people stop to realize how large a part, how tremendous a part, how essential a part of our government is carried on in just such meetings as this." It is the aim of the Academy to serve in that important stage of the proceedings which is preliminary to crystallization in public policy, the stage which has been so fittingly described by the brilliant English essayist, Walter Bagehot, as the era of discussion. We want to make our modest contribution in efforts to clarify and stimulate fair and honest thinking that in turn will lead to fair and wise action for the permanent good of all.

One more word by way of general introduction of the topic of the evening. At the present moment, when public interest is aroused on this subject of government and business, and political and even party feeling is excited, we must not forget that back of all the issues involved are large groups of citizens with real interests at stake, with outraged feelings at real wrongs they have suffered. Politicians in the lower sense of the term may for a season play with these feelings for personal or party advantage, but we must not forget that agitation cannot long endure if it is a manufactured and artificial product. If it does endure, it is because it represents real feeling on the part of large bodies of citizens who will in the long run find an outlet for political expression. Such agitation will not down until the issues that cause it are found out, clearly defined and harmonized in a statesmanlike fashion. The interests of big business in this country are not confined to a few malefactors of great wealth, nor to the much larger but also relatively exclusive group of capitalists. They concern directly a very large group of wage-earners employed by great corporations and a very large group of people not in active business but in the educational, philanthropic and public-service work of the world, whose activities are necessarily limited by the support they get from the social surplus created by what we call industrial prosperity. On the other hand, wholly apart from these groups, there is a still larger body of consumers of the products of big business who feel and realize better than we imagine the abuses, actual and potential, of monopolistic power in all of its degrees from absolute monopoly to near-monopoly. This group of consumers is be-

coming increasingly impatient of rising prices, increased cost of living, exploitation through adulterated products, and all the advantages taken of its helplessness to protect itself in the complexity of modern markets and merchandising. It blames, justly or unjustly, the large aggregations of capital, whose power it can see, and holds them responsible for the correction of many of these abuses, whether they are directly responsible for them or not, and also whether or not they are only a little less helpless than the consumers themselves in providing adequate remedies. In between these two groups there is, of course, another group, relatively quite as large as either of them and made up of persons who belong to both, but whose interests as producers or whose incomes are dependent in some way upon large corporate organization of business, and whose interests as consumers are so commingled with their interests as consumers or as income receivers that they are in utter confusion and less able than either of the other groups to formulate a policy that seems to meet their exact needs. The discussion before us must attempt to reconcile and harmonize the interests of these three groups and to suggest plans by which we can maintain and increase the effectiveness of large aggregations of capital, and at the same time protect adequately the smallest consumer from extortion or unreasonable charges. No policy that fails to accomplish both of these things, however attractive it may look for the time being, will lead to a permanent solution of our difficulties.

THE RAILROAD VIEW OF GOVERNMENT REGULATION[1]

ROBERTS WALKER

General Counsel of the Chicago, Rock Island and Pacific Railway Company

I HAVE been asked, upon short notice, to take the place of one whose opinions would have been well worth hearing. Men like Robert Mather constitute the most essential factor for the satisfactory solution of the problem of the just relationship between government and business. He was eminent in that, as a corporate officer, he never lost sight of the just balance that must be maintained between the rights of the corporation itself, of its bondholders and stockholders, of the public to which it sells its wares, and of the larger community in which it leads its corporate life. As his executor, I happen to know that he was engaged in assembling material for an ample presentation of some of his matured views, and I wish that he might have lived to give them to you.

To set before you completely the current relations between government and business, it is indeed indispensable that the railroad side be heard from. More than any other form of industry (with the possible exception of distilleries and cigar factories under the internal revenue act) the railroads have been made to feel the paternalistic and at times grandfatherly hand of government upon their affairs. It may even be that some of our present difficulties have arisen from regulating railroads too much, and other business activities not enough.

From ancient chronicles it would appear that the early reputable activities of men were love and war; that business as we know it was then unknown, and that the small merchant was deemed a low order of being; and that if a line of trade developed broadly enough to attract notice in high quarters, it was promptly made a monopoly for the ruler or some favorite.

[1] An address delivered at the annual dinner of the Academy of Political Science, November 10, 1911.

Gradually business attained a more dignified status and became a proper calling for men of parts and energy. In the disintegration and reintegration of European governments during the dark ages, the private monopoly or private agreement to maintain prices sometimes became, in the hands of shrewd and able traders, a public calamity, and many strange and heavy-handed expedients were resorted to for their suppression. The English common law had to set its face against regrating and forestalling. I have in my possession a price act adopted and published in the Massachusetts town of Ipswich as late as 1777, wherein are fixed rates of transportation by coach or boat, prices for groceries and meat, and many other items, as for instance that a meal at an inn shall cost one shilling. (I noticed a year ago, however, that this legal rate for luncheon is no longer observed at Ipswich in the case of wayfaring motorists.)

Thus business has constantly gained in importance and reputation until to-day it is the chiefest of our human activities and the most absorbing, and it calls for training and application no less than the learned professions require. But, contemporaneously with the steady growth of business, the governmental attitude toward business has veered and changed incessantly. Neither the object regulated nor the method of regulation has displayed any settled human policy. Sometimes there has been the practise of creating monopolies by royal act, sometimes *laissez faire* has been the rule, and sometimes the statutes or the courts have sternly repressed monopolies and have found vigorous methods for supervising other business practises. Out of the entire mass of experiments made, but few principles emerge, and those few so elementary as to antedate the experiments. We know that government has no justifiable relationship to business, except to encourage it for the general good of the nation, and to afford it police protection. The prevention and punishment of wrongs committed in business are a part of the government's relationship with individuals, not with business. Mr. Whitridge hit the nail on the head when he reduced the matter to the Ten Commandments, and in our intricately interwoven modern industrial life is even more vitally needed that other commandment, "Thou shalt love thy neighbor as thyself."

Our case to-day presents some peculiar characteristics. Our regulation has directed its attention to railroads almost to the exclusion of all other objects, and such other regulation as has been adopted or suggested has been aimed at "big business." To put it another way, our regulation has seemed too often to spring from resentment or envy, from yearning for a shining mark, and not from dispassionate consideration of what will be best for the public weal. I hate to believe that this is one of the necessary concomitants of popular government; an enlightened people ought not to require the inflaming of its feelings to anger, nor should it approve acts of its legislature passed in a spirit of revenge or of malicious triumph. It should insist that the general welfare be the criterion of sound legislation, and should frown upon legislation that gives mere temporary relief by curtailing the permissible earnings of some one industry.

As indicating that we have overdone the thing in the case of the railroads, consider the existing rate situation. The present general level of lawful rates is that of boom years, and is incessantly being made even lower by the Interstate Commerce Commission. Now, rates on a boom-time basis are too low for ordinary years. The slender profits that they would afford in a season of expansion, shrink to nothing in normal or sub-normal years. Railroads cannot stand still. They are not completed structures, like a Norman tower or a stone-arched bridge, but require unremitting expenditures for maintenance and betterment. The increasing demands of the public and the growth of business constantly enhance the cost of maintenance. To illustrate, that splendid property, the Atchison Railway, spent in 1901 $824 per mile for maintenance of way and structures, and in 1910 it spent $1796 per mile, an increase of over 100 % in only nine years. The same doubling of costs occurred in maintenance of equipment; and during the same period further immense sums were expended for additions and betterments. Roughly speaking, there is in this country a growth of some 7 % per year in the gross earnings of railroads. This means approximately 2,600,000,000 additional tons to be hauled one mile. These additional tons call for longer passing tracks, for double tracks, for more room at terminals and for more equip-

ment. But in the lean years these earnings give no surplus for these improvements. Some of our critics say that such matters ought to be paid for with bond issues, and not out of earnings. This sounds well for a moment, but does not really help the case. For the public must forever pay rates sufficient to meet the bond interest; and the bonds sell less and less advantageously as the annual surplus of earnings dwindles, thereby augmenting the public's burden. We only deceive ourselves when we think that earnings are enough if they pay operating expenses, and proceed to create fixed charges upon all items of growth. No business man would think he was doing well under such circumstances. So I contend that the general level of railroad rates should be such as to yield moderate surpluses in lean years, and to enable the plant to be fully maintained and improved. For these reasons, it seems to me clear that we have gone too far in regulating railroads; too far, that is to say, for the good of the very public on whose behalf the regulating is done.

I have also said that our governmental efforts have been too localized, directed principally at the railroads. The carriers and a few of the larger enterprises have borne the brunt of the regulative measures. It would seem that the case calls for a more accurate definition of business. We have been wrong in thinking that the only businesses requiring regulation are the great ones: the railroads, the steel, oil, mining, tobacco and sugar companies. The word "business" includes farming and wage-earning, and likewise every sort of manufacturing, buying or selling, no matter how small or how humble. All are alike subject to the supreme law of supply and demand. Yet our laws have taken an utterly perverse course. We have discriminated shamelessly. The states have passed reams of regulative statutes containing express exceptions of farmers, laborers or stock raisers. The illustration that I am about to give, while petty, lends point to my idea. At Washington, the Department of Agriculture gives seeds and valuable advice to the farmer free of cost to him, but at a cost to the public of some $15,000,000 per year; the Bureau of Labor benevolently looks out for the laboring man and helps him get wage increases, without charge to him, and seeks to better his conditions at his employer's ex-

pense; while, not far away, the Bureau of Corporations and the Interstate Commerce Commission persistently compel industrials and railroads to compile expensive statements and conform to costly regulations at the sole expense of the carriers and industrials, who have also to pay for their own research work and experimentation! These governmental practises have gotten into our way of thinking, so that we all feel it better that rates should be reduced, that the economies of consolidation should be surrendered, than that wages should be lowered or that the price of wheat or cotton should fall. Yet it is too clear for argument that all classes ought to be regulated together, if at all, and that all classes should share proportionately in good times and in depressions.

Obviously, the present relations between government and business are neither ideal nor coherent. Some classes are fostered and favored, and the other class is thwarted, restrained or handicapped. That the burdens imposed upon one class are instantly shifted in large measure to the favored classes, and that the latter pay dearly for the privilege of adding to the expenses of the former, are propositions of which legislators and public seem to be oblivious.

We are a commercial nation. We are competing for, and are getting, a constantly growing share of the world's commerce. We ought to get much more. There is just one justifiable function for our government to exercise under such circumstances. It should foster business, large and small. In the vigorous language of the west, it should "boost" American business. While it should sternly repress improper practises, it should not do so by trying to chop down each industrial tree and replant each separate branch. Any forester or fruit-grower can tell you that you lose most of your lumber by that process, and have to wait a long, long while for fruit. So I suggest that we ought to develop a national business code, the vertebrae of which might be as follows:

1. The word "business" shall include every gainful occupation except education, law, medicine, engineering and the ministry.

2. The cardinal principles of all regulations by law shall be

fairness to the form of business directly affected, and the greatest possible advantage to all forms of business.

3. The aim of legislation shall be to provide deterrents, rather than to establish principles on the basis of which acts done innocently or in good faith may or may not be adjudged unlawful at some future date.

4. No one form of business shall be inflexibly safeguarded as regards the others, but regulations must aim to give to all forms of business their due share of prosperity or burden of adversity.

GOVERNMENT REGULATION—NEW YORK'S RESPONSIBILITY[1]

GEORGE W. PERKINS

New York City

IN Washington we have our national capital. There sits our national congress. This congress is composed of men from every state in the union. They are charged with a great responsibility, *viz.*, that of representing the people of their respective districts in shaping national legislation in the interests of the whole country. This is a matter of common knowledge.

In New York we have a national financial capital, so to speak. This is also a matter of common knowledge; but it is perhaps not fully realized that at this financial capital there is what might be termed a business congress, composed, not of New Yorkers, but of men who have come here from nearly every state in the union, and that these men are likewise charged with a great responsibility, *viz.*, that of representing large numbers of people whose money is invested in the concerns which they direct and manage and whose welfare largely depends upon the degree of success with which these men meet and discharge their responsibilities.

Only a few years ago the situation was exactly the reverse of this, for the New York business man of that time was New York born and bred. He was a proprietor. His business was a New York business. It reached out into the country, but only to a limited extent, and the money handled was largely local capital. All this has changed. The man of affairs in New York to-day is not New York born; he has come here from some other town or city. He represents constituents living in all parts of the country—in some cases in all parts of the world. He is not a New Yorker himself; he is not handling

[1] An address delivered at the annual dinner of the Academy of Political Science, November 10, 1911.

New York business; he is not handling New York money. He is not a proprietor; he is a servant.

There is a feeling throughout the country that the New York business man acts arbitrarily—more or less as he pleases—without proper regard for the welfare of the rest of the country. The New York man is spoken of as though he were a different sort of product from his brothers in the New England, southern, central or western states—almost as though he were a different species of man; yet, as a matter of fact, if you will look over the directorate or the executive staff of any one of the important companies in New York you will scarcely find a man who was born in New York city. The men who occupy almost all the great positions of trust and responsibility in New York have come here from other parts of the country within a comparatively few years. They are undoubtedly the best product in their particular line that the community in which they lived was capable of producing. A quarter of a century ago this same type of man would have remained in his local community, well up in his chosen line of occupation if not at the head of it; but with the enormous development and growth of intercommunication, through the myriad of inventions that have been the direct cause of unifying and centralizing industrial affairs, this type of man, through natural causes, has been drawn to New York, until we have in this city this great commercial congress, composed of men selected, because of their fitness, to represent and manage large business affairs. This congress, in a way, has had as much to do with shaping the commercial development of the United States in recent years as has the congress in Washington with shaping our political development.

For courage, energy, resourcefulness and all-around skill, it is safe to say that these men in New York have been the peers of any company of business men in any financial or commercial capital in any country in the world. Their great achievements have been the envy of the capitals of Europe. They have forged ahead with their plans, keeping pace with the electrical age in which they have been living.

The natural function of the congress in Washington has been to keep in touch with the people; to talk with them and to

them. The natural function of the congress in New York has been to deal at first hand and with lightning-like rapidity with the commercial evolution that has been going on throughout the civilized world. The former has worked little and talked much; the latter has worked much and talked little.

These men in New York have been so engrossed in their gigantic task; they have so firmly believed that they were on the right track, doing that which was for the ultimate best interests of the American people, that they have not taken the time to inform the people regarding their plans and ultimate objects. The congress at Washington, on the other hand, has been in constant touch with the people, presenting its views on the problems of the day. The New York business congress has taken no part in this discussion. The dissemination of information has been left to the politician, the newspaper, the magazine writer, and as a result the great business problems of the day are before our people at the present hour on a one-sided presentation of the case.

The politician has been constantly advertising his wares; the business man has done nothing to offset this. The politician's views and acts have received constant publicity, while business has sat sphinx-like and, too often, behind closed doors. Yet, under modern business methods, the business leader does business on such a large scale that he is handling vast sums of other people's money, and he is just as accountable to his constituents for what he is doing as is the politician to his constituents for what he is doing.

What is known as "big business" has unquestionably been under deep suspicion by the people, and the disinclination of business men to come forward and state their case has not helped to dispel this suspicion. New York, with its great responsibility, should welcome and not repel federal efforts to unearth wrongdoing and set up a higher standard of moral worth. There should be less tendency to cover and condone wrongdoing and more courage openly to condemn it. There should be ostracism for those who transgress, no matter what their ability to produce results.

The large business corporations of the country, having head-

quarters in New York, whether insurance, railroad or industrial, have in our day become not only vast business enterprises but great trusteeships. Many of these corporations have been popularly called "trusts" and, in one sense of the word, the term is more aptly applied to them than many of us have taken thought to realize; for they are organizations to which the consumer has looked for fair dealing, to which the public has entrusted its money and labor its welfare. The managers of these great corporations, therefore, assume in a very real sense a trusteeship, and it is largely because some of these managers have in many instances failed to appreciate this and have acted as though they were proprietors and owners, and not trustees, that we are to-day confronted with the distrust which is involved in the corporation problem.

As Washington is responsible to the people for our national laws and political welfare, so New York, in a large measure, has come to be responsible to the people for our national commercial welfare; and we have reached a point where New York cannot, if it would, shirk this responsibility. This responsibility is a very great one. New methods have rapidly followed old ones; old, time-honored business customs have been abandoned; new customs have been adopted. One change after another has followed so rapidly that the people are more or less confused. They feel that the great business congress has been arrogant and selfish; that it has been progressive in one way and retrogressive in another way; that it has been progressive in ideas for industrial development and making money, for keeping abreast of the times in foreign trade, but retrogressive in almost everything that has had to do with questions of public policy; that it has come to believe in coöperative methods in business in which it is interested, but at the same time has failed to coöperate with the country when questions have arisen broadly affecting the public interest, and has almost always opposed any and all measures that have seemed to many people in other parts of the country to stand for progress and reform.

This latter attitude is partly accounted for because the natural interest that the men composing the business congress had in the public affairs of their home towns did not continue when

they came to New York. They had no such natural interest in New York city itself. They felt no responsibility for local public questions, and in this way rather naturally drifted away from interest in all public or semi-public questions. They came here for just one purpose, *viz.*, business, and they threw themselves into it body and soul. Public questions, whether local or national, have received little of their thought and almost none of their attention. All their energy and intelligence has been centered on pushing business, and when the public has advanced new ideas and these men have seen in these suggestions what appeared to be a disarrangement of their business plans or a check upon them, in place of taking the time to consider thoroughly the suggestion and its ultimate effect, to thresh it out and perhaps meet it with a counter-suggestion, the almost universal policy has been to object strenuously and offer no counter-solution. This policy has been pursued so long and so constantly that the country has come to feel that New York is supremely selfish in its business aims and objects.

This feeling has been augmented by the fact that in the great rush of changing conditions in recent years some mistakes have been made and some improper methods and practises have been followed, with very little, if any, attempt on the part of the business men resident in New York to lead in a movement to rectify the mistakes and prevent a recurrence of the wrong-doing. We cannot have coöperation in one direction without having it in another. If New York would retain its supremacy in commercial and financial affairs it can do so only by a keen realization of its full responsibility to the country as a whole; by coöperating with the people; by seeing their point of view and giving due consideration to the ideas they advance. If New York wants financial supremacy, if it wants to be the commercial leader, it must pay the price; and the price is broad-minded, statesmanlike leadership. We must have the sort of leadership that anticipates, that is far-sighted, broad-minded, willing to coöperate for the best good, not of one city or one group of men, but of the whole country and all men.

In the great evolution that has been going on throughout the world our business leaders have been keenly alive to the fact

that it is just as important to save waste motion in business as to save and utilize waste product; that it is just as important to conserve ideas, to conserve methods, as it is to conserve coal and timber. Indeed, the last quarter of a century has been pre-eminently the age of the brain-worker, the inventor, not only of machines, but of methods; and whatever may be said for or against the profits that New York men have made in business in recent years, we must not overlook the fact that we have been passing through an era when extraordinary ability was necessary to guide the ship safely. We could easily have taken a secondary place in the commercial development of the world, whereas we have easily taken a leading position; and this has been possible because of the resourcefulness and masterly leadership of our industrial captains. They have made money while leading; but so has the country,—for who can measure the value to this country of some of the methods, some of the ideas that have emanated from the brains of our industrial leaders? Our government and all civilized governments protect by patents the product of the inventor's brain. It is universally recognized that an invention, which, after all, is a brain product, belongs to the individual, and for a number of years the inventor is protected in his right to whatever pecuniary reward he can reap. One cannot patent a new business method or device or a new system for promoting efficiency in an organization, but in recent years these brain products have been proving at least as valuable as many patents that have yielded great fortunes. We also recognize a man's right to a large fortune if he simply walks out over the land, stakes out a claim and discovers gold. Yet is such a man really as fairly entitled to his great fortune as the man who produces with his brain an idea which is of great value to his fellowmen? Surely the brain-worker is as worthy of his hire as is the hand-worker.

The country is facing purely business problems. It wants information on these problems and wants it on all sides of the problems. It is not necessary for a man to be an orator in order to talk business to the people. At the present moment our people are not yearning for eloquence; they are yearning for facts. They want to hear from the business men on business

questions, and the business men owe it to the country to speak out and present their side of the questions. The country's corporations are on trial before the federal government and New York business methods are on trial before the country.

New York gives millions a year for religious, scientific and educational purposes, all to improve the average condition of the people, to stimulate independent thought and action, and yet when this investment begins to pay dividends in the form of new ideas, are we not apt to become resentful?

Each day it becomes more and more apparent that all questions in this country are settled at the bar of public opinion. Moreover, in every emergency the people make their power felt; they assume responsibility; they are assuming responsibility now; you can feel it in the very air. While this is true, it is equally true that we must still have leadership, but that leadership must be of a higher order, more statesmanlike in its quality, more unselfish, more open and above-board than the leadership of the past. This is so because of a higher order of intelligence among the people. It is pre-eminently a time to think not only hard but straight.

One cannot contemplate our problems, intricate and vital as they are, and cannot watch the trend of events without being convinced that while we are moving very rapidly and are confronted with great and important problems, we are, after all, broadly speaking, moving in the right direction.

While our people have become independent thinkers they are, at the same time, educated thinkers. They fully realize the vast opportunities that are theirs. They will never throw away such a rich heritage as they enjoy. They are honest, industrious, fair and ambitious. We have no room for the pessimist; ours is the natural home of the optimist.

The time has come for the business men of the country to take a hand in public questions, to think them out wisely, to decide judiciously as to the best course for the country to take, and then openly to champion that course to the full measure of their ability. If this is done in each community, done honestly and fearlessly, we can trust to the good sense of our people to render a sane verdict.

THE OBJECTIONS TO GOVERNMENT REGULATION[1]

FREDERICK W. WHITRIDGE

I AM deeply appreciative of the honor which is done me in asking me to participate in a discussion of the relations of business and government before an assemblage of this character. If I may say so, the most remarkable thing about the relations of government to business seems to me to be, that it is necessary to discuss them at all. The mere fact that an institution of this sort considers it necessary to have such a discussion, recalls to my mind an observation of the late Horace Greeley, who said that the three objects of the care of Divine Providence were fools, children and the United States. Another great man said that the United States was continually playing pranks.

The explanation of those observations and of the trepidation of business before the government, which you all know exists throughout the country, is the youthful, and perhaps I may say, foolish exuberance with which we exercise our power of making laws. Every man with a grievance in this country, every man with a fad proposes a statute. Our annual output of statutes is one hundred and fifty times that of Great Britain—and there is no third in the race. Very few of those statutes are necessary: an astonishing number of them fall into desuetude, but they exist: and when the administration, as has been done under President Roosevelt and President Taft, takes out the supposedly dormant Sherman law, and begins to enforce it, it seems almost revolutionary.

I do not at all sympathize with the criticism which has been lavished upon the officers charged with the enforcement of the law—that law or any other one. They have had an odious task. They have discharged their duty manfully, as they were sworn to do. Still less do I intend to discuss particularly the Sherman

[1] An address delivered at the annual dinner of the Academy of Political Science, November 10, 1911.

law itself. But there is growing up around that law a body of doctrine which seems to me to contain more economic delusion than anything else I know about. And there are certain indirect consequences of the enforcement of that law which it seems to me are entirely evil, and which it is the duty of every one of us to resist.

The gist of that doctrine, as near as I can make it out, is that we are to have competition whether we like it or not: we lived under it once and we can live under it again. On the other hand, there is to be no restraint of trade: there is to be no monopoly: and finally, every combination which tends to stifle competition, or raise prices, or create a monopoly, is unlawful. The word "reasonable" has been sprinkled over those propositions by the Supreme Court, but substantially they state the new doctrine surrounding this law.

What do you think about them? Did anybody ever hear of a business man who was not trying to restrain the trade of his competitors? If you can conceive of a complete competition, is not the result the sole survival of the fittest, and the issue a monopoly? Can any one imagine a competition in which the competitors were prevented from lowering their prices to their rival's customers? And can any one imagine that people can be compelled to compete, when it is cheaper for them to combine?

These propositions taken together seem to me to be self-contradictory and impracticable, except under a counsel of perfection: and I venture to think that in the discussion of them, we are most of us, about half the time, deluding ourselves with mere phrases. Whether we are or not, it is plain that the trend of all industrialism is toward combination: and it is mainly combination which is attacked.

The United States is not the only place in the world where these things are being considered. When I look abroad and contemplate the numerous governmental monopolies of Europe, such as tobacco and matches, and I don't know how many more things: when I consider the numerous German trusts, in which the German government is a partner, the Brazilian valorization scheme and the Italian *consorzio*, I say to you that we in the

United States are endeavoring to swim against the stream. Perhaps we can do it, but the men here at least will remember how some years ago they found it very difficult.

Moreover, we are not candid with ourselves. Only a few days ago five governors met in the south to consider how the southern farmer—who votes—could secure better prices for his cotton. That is to say, those five governors met to invent means by which the price of cotton could be raised to the consumer. That is what the Supreme Court calls "conscious wrong-doing."

It makes a great deal of difference whose ox is gored in these matters: for I remember with shame at the time of the McKinley tariff the exultation we were called upon to share, because that tariff made it absolutely certain that the Welsh tinplate industry would be destroyed, that the pearl button industry, somewhere in Bohemia, would also be destroyed, and incidentally that the men and their families who were engaged in them would be ruined. Has anything worse than that been done by any of your clients?

Through all this discussion, also, there runs the assumption, that a combination is an evil *per se*, dangerous and wrong; but is that sound? So far as I know every successful combination has lowered the price of the commodity it produces; has bettered the condition of its employes and has benefited mankind. Take the worst case of all—the Standard Oil Company, controlled by an individual who is a social and psychological curiosity; grant everything which has ever been said against the institution; and after all that is granted, the colossal and mountainous fact remains that this man and his associates have put heat and light into the possession of millions and tens of millions of human beings, who but for them would not have had it.

Of much greater importance to my mind than the determination of the ultimate economic philosophy underlying the Sherman law, is the fact that the government has come down into the arena, and is waging battle for all sorts of private interests with which the public has very little concern. I suppose the fact to be that the department of justice is overrun with people

who have failed in business, or with discharged employes with grievances, asking the government to right their wrongs; and the government has been quick and zealous to respond to their expectations. Most of them have a remedy for their wrongs, if they have any wrongs, under the common law, or the Sherman law itself; but they want the government to do their work for them; and the government has been zealous to undertake it.

The inevitable consequence of that is that the department of justice and the whole administration of the Sherman law has gone into politics. As a result of that, in order to do their work more thoroughly, I am told that various departments of this government have embarked upon a system of espionage, that the employes of great railroads and industrial corporations have been seduced from their allegiance to their employers, and bribed to become traitors, spies of the government. I should not dare to say that if I did not know of the treasury spies wandering through the shops of Europe, tracking foolish women; and if, of my own knowledge, I did not know of a case of a United States official who tried to bribe a government telegraph operator in Europe to give him copies of what he supposed to be the cables of an American trust.

Now, if that system of espionage exists, it is abominable. I know it can be defended, but only as the tampering with the mails used to be defended in the land of King Bomba and elsewhere. But I venture to say to you that if it is true, the American people, when they understand it, will have none of it.

Of even more importance, from a purely legal point of view, is another thing which the government has done in the enforcement of this policy. Whether this espionage is a fact or not, it is a fact which I believe cannot be denied that the Attorney-General and his subordinates throughout the country are using the grand juries of the United States as committees of investigation into all sorts of corporations. The corporations are compelled to produce their books in order to incriminate themselves, if possible, as if there were no such thing as a bill of rights. This system is quite as abominable as that of espionage; but it is especially offensive only to lawyers, and not to the public. That thing cannot go on.

Perhaps, however, the most lamentable consequence of this view of the Sherman law and its enforcement is the fact that it has entirely destroyed the Attorney General's sense of humor. I expected to see him here tonight, and I regret particularly that he is absent.

He used to be, before he began his political career, and celebrated his appointment by going up to Yale and lecturing to the students on "how to succeed in politics," a man with a very pretty humor. But I have been reading lately his bill against the steamship trust, and that cross between a stump speech, an epic poem and a bill in equity, which he has filed against the Steel Corporation, and I am bound to say to you that he is lost. The portion of that latter document in which he describes how that poor, innocent lamb in the White House was tricked and deceived, how those miserable scoundrels in the Steel Corporation took four hundred millions out of their earnings and spent them in improving their property, and how the heads of the subordinate corporations sat around the table with Judge Gary, like Knights of the Table Round, and did what it was their obvious and plain duty to do, shows to my mind that Wickersham's last laugh has left him. The steamship case is even worse. The trans-Atlantic lines made some contract or agreement in London—where it is well known the Sherman law is in full force and very much respected—regarding the rate of steerage passage; and they have been sued for unlawful combination, conspiracy and so on. The second prayer for relief in the bill against them is that "each and every and all of the said defendant steamship lines be enjoined, restrained and forbidden either to enter or dock any of their ships or vessels at the port of New York or any other port of entry whatever of the United States of America."

That seems to me so extraordinarily foolish that I attribute it, not to the mere loss of the sense of humor, but to some deep design, which I cannot comprehend. Think of it a moment. See what that means: every ship tied up, no letters, no passengers, no exports, no imports, nothing for the custom house to do, and half of the revenue of the government cut off in an hour! Contemplate it for a moment, and then say if you can,

that the conscious endeavor to enforce the Sherman law has not destroyed the sense of humor and imperiled the common sense of a good lawyer and an honest man! I see he was out with a letter day before yesterday, like Fitz James, in "The Lady of the Lake," saying, "Come one, come all; whatever happens, the Sherman law is going to be enforced as it was never enforced before." If he were here I would say to him, "Think again, Mr. Attorney-General; think again. Can't you find something better?" Suppose, for instance, that the United States were to adopt the Canadian law, called Combines Investigating Act. That is a sensible law. It provides for an application to any judge of certain enumerated courts for an order directing an investigation of any combine alleged by the applicants to operate to their detriment as consumers or producers, and in general to the detriment of the public, the application to be made by six British subjects resident in Canada.

If a *prima facie* case is made out before the judge, an investigation is ordered before a board consisting of three persons appointed by an officer to be known as the Registrar of Boards of Investigation, one member of the board so appointed to be nominated by the applicants, another by the alleged combine, and the third to be a judge of any court of record in Canada nominated by the two appointees already chosen, or in default of such nomination, chosen by the registrar, the judicial appointee to be the chairman. The board is directed to make an exhaustive inquiry as to whether "the price or rental of any article concerned has been unreasonably enhanced, or competition in the supply thereof unduly restricted, in consequence of a combine." The report of the board is to be public.

If it appears "to the Governor in Council" that a wicked combine exists and that "such disadvantage to the consumer is facilitated by the duties of customs imposed on the article, or any like article," he may direct the admittance of such article free of duty, or reduce the duty thereon.

If the board reports that a patent has been made use of by the combine to injure or restrain trade, the minister of justice may bring proceedings to revoke such patent, and jurisdiction is conferred upon the Exchequer Court of Canada to revoke the patent for such cause.

"Any person reported by the board to have been guilty of unduly limiting the facilities for, or restraining, or injuring trade or commerce, or enhancing the price of an article, or unduly preventing competition, shall be guilty of an indictable offense, if he continues so to offend, and liable to a penalty of one thousand dollars a day."

Suppose that the United States had a statute similar to that, would not every man with a grievance have a cheap and speedy remedy? Would not the government of the United States be relegated to its proper functions, and wouldn't the Attorney General be delivered from the temptation to do foolish things; and the House of Representatives from the temptation to play childish politics?

I have only one final observation. All over this country, from all sides we hear of regulation by the government as the remedy for all evils. Regulation by the government, a wise, dispassionate, disinterested unity, is an alluring thought. But remember, the government always speaks through persons; and it has taken the Interstate Commerce Commission twenty-five years to become respectable; and in the case of the new regulations you are going to apply, you will not meet the dispassionate entity you imagine you are going to meet, but almost invariably a few spavined, broken-winded politicians. I know of my own experience how the highest motives can actuate people vested with authority in these matters, who show an ignorance in dealing with them as deep as their motives are high.

Great numbers of people in this country are mainly concerned with the various symptoms of their own bodies, which they treat with innumerable quack medicines, and they revel over the description of their ills printed on the bottles. When they come to consider the body politic and detect "symptoms" they rush for a remedy. State regulation is being prescribed in enormous doses, and the mass of our people have gone daft on that subject. Take it if you will; but you will not be cured, and you will spend more money than you dream of. In heaven's name, do not believe all that is printed on the bottles.

THE RELATION OF THE GOVERNMENT TO BUSINESS[1]

HENRY ROGERS SEAGER

Professor of Political Economy, Columbia University

THE business of this country finds itself to-day in a most unhappy situation. Twenty-one years ago, when the trust movement was still in its infancy, a statute was passed which was allowed during three successive administrations to remain practically inoperative. In that period industrial combinations embracing a large part of the manufacturing and mining industry of the United States were organized. Then, under an aggressive president, the necessary measures were taken to secure the enforcement of the law. Suits were begun against several of the largest of the industrial combinations and within six months the United States Supreme Court has unanimously decided that the first two of these combinations to be passed upon fall clearly under the condemnation of the statute. The present administration has declared its intention to continue the rigid enforcement of the law. As an evidence of the seriousness of its purpose it has just begun suit to dissolve the billion-dollar Steel Corporation. Similar suits are pending against nearly a dozen other large corporations and scores of lesser ones are living in fear lest their turn may come next.

So far as I can see, this vivisection of great business organizations is likely to go on. Some persons were encouraged by the pronouncement of the Supreme Court in the recent decisions that the "rule of reason" must prevail. We must not forget, however, that the "rule of reason" that is to be applied is common-law reason, not common-sense reason. There is little else in the language of these decisions to justify the expectation that relief will come from that quarter. The outlook in Congress is even less promising. A Republican president, a divided Senate

[1] An address delivered at the annual dinner of the Academy of Political Science, November 10, 1911.

and a Democratic House constitute a combination, if not in restraint of trade, at any rate in restraint of legislation needed to relieve trade. It seems probable therefore that prosecutions, dissolutions and reorganizations will continue to darken the business horizon at least for many months to come.

Mr. Morgan is credited with the aphorism that the recent trust decisions are like an order to a cook to "unscramble" the eggs which have just been prepared. To this the government may quite justly retort: "Gentlemen, you scrambled these eggs after Congress told you not to!" But the situation is too grave to be disposed of by an interchange of pleasantries. Will the prohibitions of the Sherman Act, now that the law is being made effective, really result in a satisfactory solution of the trust problem? Our coming together this evening is pretty clear evidence of a wide-spread belief that it will not.

As a preparation for discussing the policy toward industrial combinations which this country should adopt, may I invite your attention for a moment to what is going on in Germany? That country has never enjoyed the blessings of the English common law. This has meant that there has never been in the German legal system any condemnation of combinations in restraint of trade or monopolies as such. On the contrary, the courts have recognized from the first the potentialities for good in the combination movement, and the government has sought to direct and regulate it rather than to suppress it. German manufacturers were as quick as our American manufacturers to realize that modern conditions call, in Mr. Gary's phrase, for a policy of reaching for your rival's hand rather than for his throat. In Germany, as in the United States, the resulting picture of business competitors clasping hands in friendly coöperation has been clouded by the danger to which Mr. Dickson has alluded that they might reach for the consumer's throat. Here the government has stepped in. At the same time that it has allowed pooling or cartell agreements to have the binding force of legal contracts it has insisted on publicity of cartell operations. As owner and operator of the railroads of the country, it has, of course, never been troubled by the rebate or other unfair advantages in the domain of transportation. Finally, when it has

believed it necessary, it has taken a hand itself in the game of combination, by becoming, through the Prussian potash mines, for example, a member of the cartell. As such it has asserted its right to control cartell policies as the public interest has required.

In consequence of this policy of publicity and wise regulation, of which a rigid corporation law has of course been a part, there has never grown up in Germany any anti-combination sentiment such as we have known in this country. In fact so favorable is German public opinion to the cartells that when the Chancellor of the Exchequer had occasion a few years ago to announce to the Reichstag that the Westphalian coal cartell or trust had been successfully reëstablished, his statement was greeted with cheers by the representatives of all parties. Imagine Mr. MacVeagh announcing to the House of Representatives that notwithstanding rumors to the contrary, the anthracite coal combination, let us say, was still in full and successful operation and having Democrats, Republicans, insurgents and Mr. Berger break out into spontaneous applause!

Such has been Germany's policy with reference to industrial combinations. No one would be so rash as to claim that it has yet assumed final form. There is very general agreement, however, that it has contributed, and contributed largely, to the great business prosperity which that country has on the whole enjoyed in recent years.

Is a policy which has proved so successful for Germany impossible for the United States? We are told that it is, and for two reasons. It must lead eventually to socialism, and meantime, it is paternalistic. It is amazing how often the bugaboo of socialism has been invoked to put an end to the intelligent discussion of public questions in this country. For many persons the mere assertion that a proposed policy will lead to socialism appears to settle the question. I do not wish to pose as an economic prophet. I think I am safe in saying, however, that if there is one principle that is proved by economic history it is that progress is never long in a straight line toward a definite goal, but rather that it is zigzag. In one period government regulation justified by contemporary conditions will be

pushed to an extreme. There follows a *laissez-faire* reaction which carries the policy of non-interference to unwarranted lengths. The reaction from this is again toward government regulation.

Present-day business conditions call, in my judgment, for a considerable extension of government regulation. That this will lead to socialism I do not believe. As in the past, so in the future, after we have moved along this line for a time a reaction is bound to set in, which will start the car of progress in a new direction. The policy of government regulation is no doubt a policy opposed to the *laissez-faire* theory of government. For those who believe confidently that socialism is the goal toward which we are moving it must, of course, seem a step toward socialism, but for those of us who regard the policy of socialism as impracticable it seems rather a step calculated to take the wind out of the sails of the socialists. The present spread of socialism is due to the existence of evils which we must all deplore. Every successful effort to remove these evils will constitute an argument against the necessity of socialism. From this point of view, governmental regulation of industrial combinations is a policy that will help to make socialism unnecessary, rather than a policy that will tend to bring it about.

Whether this view be correct or not, socialism, actual socialism, is not going to be tried wholesale but piecemeal. The idea that by some sudden revolution the government is to assume the herculean task of owning and operating all national industries belongs to the nursery stage of social speculation. It is so obvious that such an experiment would result in disaster that sensible socialists—and there are many sensible socialists now-a-days—want it as little as do non-socialists. If, then, socialism must be introduced piecemeal, if introduced at all, why should we be diverted from a policy which is in itself wise and beneficent by the fear that it may lead to socialism? Is it not truer statesmanship to adopt the good that we see and reserve our opposition to an extension of governmental activities until such extension appears to us objectionable? This may be a policy of opportunism, but I submit that it is also the policy of common sense.

The charge that government regulation of industrial combinations is paternalistic seems to me equally inconclusive. Certainly in this country our whole form of government makes "paternalism" applied to state activities a misnomer. A government of the people, by the people and for the people signifies not "paternalism" but "fraternalism." All about us are evidences that fraternalism, the brotherhood of man, is becoming more of a reality and less of an empty phrase. I believe in this fraternalism for business as for other departments of life. When the prosecuting officers of the government solemnly aver in their brief against the Steel Corporation, as one evidence of guilt, that "when bidden by the chief executive of the Corporation, they (the officers of other steel companies) came at any time, from any distance, ready, willing and anxious to turn over to him and his friends all that was in their minds and in their hearts concerning their own business," I can only wonder at their lack of a sense of humor. If business men who have learned by sad experience that reckless competition is suicidal and that frank coöperation is better for all concerned, cannot act on that conviction without violating the anti-trust law, all that I have to say is, so much the worse for the law. Such legislation stands self-condemned, since to prevent men who hold such views from meeting together to discuss and agree about their common interests is practically impossible and economically undesirable.

It is unnecessary before this audience to enlarge on the advantages of combination. I believe that these advantages are real and substantial, not only for those in the combination but for the public. But if we are to enjoy these advantages in this country, if we are to permit this fraternalism in business, is it not clear that the big brother of us all, the government of the United States, must be a party to it? We must have full publicity. We must have a federal incorporation law that will put a stop to inflated capitalizations, that will protect minority stockholders and that will hold directors up to the same high standard of responsibility that we impose on trustees. We must have a commission like the Interstate Commerce Commission, to supervise industrial combinations as the railroads are supervised.

Finally, and more important than all else, we must have an attitude toward the government that will cause any one of us cheerfully to lay aside his private interests to serve the state in time of peace, as we should all be willing to serve it in time of war.

How are we going to get such a system in the United States? That, gentlemen, rests with you and the thousands of other able business men throughout the country. For, if the relation of the government to business is unsatisfactory, what is to be said of the relation of business to the government? You business men have been so absorbed in your private affairs that you have forgotton your duty as citizens. Leaders in business and in philanthropy, you have allowed leadership in the far more important field of politics to fall into other and less competent hands. Worse than this, as business men your relation to the government has not only not been helpful and elevating; it has been demoralizing and corrupting. If the law of the land is to-day out of harmony with your interests, even inimical to them, you are yourselves to blame.

A striking illustration of the indifference of the business men of the community to their civic responsibilities was afforded in this city only last week. Last July the legislature added important new positions to the New York department of labor. For reasons which it would perhaps be best not to inquire into too minutely, the civil service commission exempted these positions from the operation of the civil service law. Through the efforts of various reform organizations the commission was induced to hold a public hearing in reference to its action in this city last Tuesday. At that hearing were representatives of these reform organizations and several public-spirited citizens, but not a single representative of the hundreds of influential employers' associations in this state. The just and impartial enforcement of the labor law should be as much the concern of the right-minded employer as of the employe. And yet this is a fair illustration of the amount of assistance we are getting from the employers of this state in our efforts to make the department of labor a highly efficient arm of the state government.

The attitude which this incident typifies must be changed and changed radically. To bring about the modifications in our policy toward combinations which the common sense of this audience knows to be desirable, you must organize,—not to oppose the government as some have suggested, but to carry on a nation-wide campaign of education—self-education as regards your duties toward the state; education of others as regards an understanding of the legitimate needs of big business. If as a result of this conference to-night such a movement can be started, we shall not have come together in vain.

SOME SOCIAL RELATIONS OF BIG BUSINESS[1]

JOHN HAYS HAMMOND

OTHER speakers, Mr. Perkins and Mr. Whitridge particularly, have stated that the trend of industrial development, not only in this country but the world over, is along the lines of large-scale production, or big business as it is sometimes called. This is following the economic law of industrial evolution from which I do not believe there can be any future deviation.

To return to operation in small units would be as inadvisable as would be the introduction into this country of small locomotives and freight cars such as are operated in Europe. Such a change would, it is true, result in the employment of a few more locomotive engineers and other laborers in the handling of freight trains; but it would, at the same time, inevitably result in an increased cost of transportation, for which the consumer would have to pay.

Large-scale production is justified from every point of view. First, it is an advantage to the employer of labor, affording him an opportunity for profitable investment in enterprises which, conducted on a small scale, would not pay. Second, therefore, it is obviously in the interest of the wage-earner as it affords him employment in new enterprises that otherwise would not be established. Third, it is of benefit to the consumer, as the cost of production is lessened, and therefore, while he may not obtain an equivalent reduction in the prices of commodities, he nevertheless does obtain a substantial decrease.

The conduct of large operations often involves consolidations and combinations of capital, which tend, unless legally checked, to the creation of monopolies. Herein lies the necessity for government control. Such control may insure the maintenance of individualism as against the tendency to collectivism which might result in socialism. It is important at the outset, as

[1] An address delivered at the annual dinner of the Academy of Political Science, November 10, 1911.

Professor Seager states in his standard *Introduction to Economics*, to discriminate between monopoly and the differential advantages to be found in nearly every branch of competitive business.

Many economists oppose government control, favoring rather the enactment of legislation supplementary to the Sherman Act. Owing to the intricacies of the problem, others believe the creation of a federal industrial commission will be found necessary to give elasticity in the interest of economic progress to the basic law governing the conduct of operations of large combinations of capital.

It is especially necessary in the conduct of big business to prevent the monopolization of the natural resources of the nation. Strict supervision of big business is also not only necessary but amply justified, where industries are dependent upon the maintenance of a protective tariff. Business of this nature should be subject to federal incorporation to enable the consumer to know whether or not the profits derived are reasonable or are excessive. If the government were to start its "regulation" at the time of the formation of the companies there would be much less complaint on the part of the public against big business; that is to say, the Government should regulate the promoter, thereby obviating the subsequent necessity of "unscrambling the eggs." The publicity of federal incorporation would, I believe, likewise inspire confidence among foreign investors, whereby cheaper money could be secured for industrial developments.

While it is, of course, desirable to encourage healthful competition, we should aim to stimulate competition between big corporations rather than endeavor to create many small competitive enterprises; for what we need is more trade rather than an excessive number of traders. Drastic laws fostering competition must inevitably prove ineffective if competition reaches the ruinous, or "cut-throat," stage, which must ultimately establish monopoly on the part of the successful survivors.

Competition is commonly called the life of trade; but, as a matter of fact, it often works irreparable injury to industrial communities by lowering wages; by causing fluctuations in

prices, which depress business, and by leading to the loss of investments which deter other investors from new fields of industrial enterprise. Reasonable stability in prices is the basis of prosperous trade.

In some of our national industries we are approaching dangerously near the Charybdis of cut-throat competition in order to avoid the Scylla of monopoly. Take for example the condition of the coal-mining industry. In many coal-mining districts competition has so reduced the price at the pit's mouth as to render impossible the production of coal, without financial loss, by any other method than that which is known in mining parlance as "gutting the mine." This means the extraction of the higher grades of coal, or of that which can be for the time more cheaply mined, leaving the rest of the coal in the abandoned workings beyond the hope of future recovery. Indeed, in many districts one-half of the coal is, in pursuance of this policy, left unmined, and is irretrievably lost.

There is another phase of large-scale production which has not been referred to this evening. In periods of business depression, which are bound to recur, we find, owing to the overextension of our manufacturing plants during boom times, a large surplus of mill products which cannot be absorbed in our home markets. This condition necessitates either the restriction of output by closing down parts of the mills, or a resort to foreign markets for the sale of the surplus products in question. To close down the mills is highly undesirable, for by so doing the effective organization which has been built up is impaired, and likewise many wage-earners are thrown out of employment. The alternative is, as I have said, the sale of our surplus products in foreign markets.

It is difficult to develop new markets speedily, and we are therefore compelled to seek the markets of Europe, where American commerce has already been established. So great is the interdependence of the commercial nations of the world that we find in times of depression in this country similar conditions prevailing in Europe. To compete successfully, therefore, with the minimum prices of our European competitors it is often necessary for us to make quotations lower than those at

which the same commodities are sold in our home market. This practise has been made use of as a political argument against our protective tariff policy; and while it is one difficult to justify upon a political platform, it is, nevertheless, unquestionably justified by the economic considerations I have already advanced.

A further vindication of such a policy is that, by adopting this method of securing foreign trade, we are enabled to prevent the expansion of the industries of our great commercial rivals, and thus to prevent them from attaining the low cost of production that we ourselves enjoy. This enables us to compete successfully with them in other foreign markets where highly developed industrial organizations do not exist, but where the revenues are chiefly derived from the exportation of raw material. It is in such markets that the great export trade of England has been developed; whereas Germany and America, her formidable competitors, have confined their activities for the most part to the highly competitive markets of Europe. To relieve the congestion of our home markets, and to increase the credit balance of our foreign trade, which is susceptible of enormous expansion, we should take steps for an energetic exploitation of the great markets that are being opened up in Africa, South America, and the Orient.

PROCEEDINGS OF THE AUTUMN MEETING OF THE ACADEMY OF POLITICAL SCIENCE HELD IN NEW YORK NOVEMBER 10 AND 11, 1911

The Annual Meeting of the Academy of Political Science held in New York on November 10 and 11, 1911, had for its general topic Business and the Public Welfare. Three sessions were held at Earl Hall, Columbia University. The program was as follows:

FIRST SESSION

Friday, November 10, 1911

Joint Meeting with the New York Association for Labor Legislation

Topic

THE IMPROVEMENT OF LABOR LEGISLATION

The Efficient Enforcement of Labor Legislation
P. Tecumseh Sherman

Provision Against Consequences of Industrial Accidents
Miles Menander Dawson

The Compensation Constitutional Amendment
Henry R. Seager

Discussion by John Calder, Dwight W. Morrow and Edward T. Devine

---

SECOND SESSION

Saturday, November 11, 1911

Topic

SOCIAL EFFICIENCY IN BUSINESS

Industrial Hygiene as a Factor in the Conservation of Human Energy
Irving Fisher

Provision for the Safety of Employes
Raynal C. Bolling

Discussion by Dr. G. W. Price, Miss Jane Seymour Klink, Dr. John B. Andrews, Dr. W. Gilman Thompson, Miss Lillian D. Wald and Mrs. John Hays Hammond

---

THIRD SESSION

Saturday, November 11, 1911

Topic

FINANCIAL FACILITIES FOR WAGE-EARNERS

Investments on the Instalment Plan

William E. Harmon

Discussion by Isaac N. Seligman and H. R. Mussey

Remedial Loans: A Constructive Program

Arthur H. Ham

Discussion by Raymond B. Fosdick, S. T. Simmonds and Pierre Jay

Professor Samuel McCune Lindsay presided at the first and third sessions and Professor Edwin R. A. Seligman at the second session.

CONFERENCE DINNER

The Annual Dinner was held at the Hotel Astor on Friday evening, November 10, President Samuel McCune Lindsay presiding.

Hon. George W. Wickersham, Attorney General of the United States and Judge Elbert H. Gary, Chairman of the Board of Directors of the United States Steel Corporation, were the guests of honor.

Addresses were delivered by Mr. Roberts Walker, General Counsel of the Chicago, Rock Island and Pacific Railway Company, Mr. George W. Perkins, Mr. Frederick W. Whitridge, Receiver of the Third Avenue Railroad, Professor Henry R. Seager of Columbia University and Mr. John Hays Hammond.

The papers read at the sessions, the discussions and the addresses at the dinner are printed elsewhere in this volume.

THE POLITICAL SCIENCE QUARTERLY

The Quarterly, published for the Academy, is under the editorial control of the Faculty of Political Science of Columbia University, and is devoted to the historical, statistical and comparative study of politics, economics and public law.

Its list of **contributors** includes university and college teachers, politicians, lawyers, journalists and business men in all parts of the United States, and European professors and publicists. It follows the most important movements of foreign politics but devotes chief attention to questions of present interest in the United States. On such questions its attitude is nonpartisan. Every article is signed; and every article, including those of the editors, expresses simply the personal view of the writer. Each issue contains careful **book reviews** by specialists, and in March and September large numbers of recent publications are characterized in brief **book notes.** In June and December is printed a valuable **record of political events** throughout the world.

Communications in reference to articles, book reviews and exchanges should be addressed to the managing editor, Professor **Munroe Smith,** Columbia University, New York City. Intending contributors are requested to retain copies of articles submitted, as the editors disclaim responsibility for the safety of manuscripts. If accompanied by stamps, articles not found available will be returned. Members of the Academy receive the Political Science Quarterly without further payment.

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The Fall meeting of 1910 was made the occasion of a National Monetary Conference, and the Spring meeting of 1911 of a Conference on The Reform of the Criminal Law and Procedure. The papers presented at these meetings, together with other important contributions, are published in full in Volume I of the Proceedings of the Academy.

The Fall meeting of the Academy, held on November 10th and 11th and was devoted to Business and the Public Welfare. The proccedings are published in full in this number.

Communications regarding the Academy should be addressed to **The Secretary of the Academy of Political Science,** Columbia University.

PROCEEDINGS
OF THE
ACADEMY OF POLITICAL SCIENCE
IN THE CITY OF NEW YORK

Volume II] APRIL, 1912 [Number 3

NATIONAL HOUSING ASSOCIATION

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The **Proceedings** are issued by the Academy as a record of its activities and as a means of giving detailed treatment to special subjects of importance. Each volume consists of four numbers, published in January, April, July and October. Two numbers of about two hundred pages each are devoted to the scientific treatment of special subjects, and consist in part of papers read at the meetings of the Academy. The third number contains an important address or a short monograph, and the April number is the annual report of the Academy.

The contents of the various numbers of the Proceedings are as follows:

Volume I (1910–1911) consists of four numbers:

I. The Economic Position of Women
II. The Reform of the Currency
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Volume II. (1911–1912) consists of four numbers:

I. Capital and Labor Unified.
II. Business and the Public Welfare.
III. National Housing Association.
IV. Organization for Social Work. (*In press.*)

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Communications in reference to the Proceedings should be addressed to the editor, **Henry Raymond Mussey,** Columbia University. Subscriptions should be forwarded and all business communications addressed to the Secretary of the **Academy of Political Science,** Columbia University. Members of the Academy receive the Proceedings without further payment.

PROCEEDINGS

OF THE

ACADEMY OF POLITICAL SCIENCE

IN THE CITY OF NEW YORK

Volume II] APRIL, 1912 [Number 3

NATIONAL HOUSING ASSOCIATION

(PROCEEDINGS OF THE FIRST NATIONAL HOUSING CONFERENCE
HELD IN NEW YORK, JUNE 3, 5 AND 6, 1911)

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III. Round Table Luncheons

REPORTS OF DELEGATES

There were two round table luncheons during which the delegates made brief reports on the housing conditions in their communities.

PRESIDENT'S ADDRESS OF WELCOME

ROBERT W. DE FOREST

New York City

THE National Housing Association did not spring full grown, armed with a complete constitution and a full set of by-laws, from anyone's fertile brain. Like most movements which accomplish anything it grew naturally from a small and feeble infancy to its present proportion of manhood. Housing reform in New York began more than fifty years ago. The Tenement House Committe of the Charity Organization Society, which is largely responsible for the organization of this association, was only one of several successive bodies, public and private, that undertook to deal with the housing problems of New York, and these problems received attention in New York earlier and to a greater degree than elsewhere because the evils of bad housing reached a climax in New York before they were seriously felt in any other city of the new world.

To summarize briefly the steps which led to the organization of this national society, without going back too far, the Tenement House Committee of the Charity Organization Society was instrumental in creating the New York State Tenement House Commission of 1900, appointed by President Roosevelt when he was governor of the state of New York. That commission was instrumental in securing the enactment of the present New York tenement house law, applicable to all cities of the first class in that state, and for the creation of the tenement house department of the city of New York. When the state commission disbanded most of its members continued their activities as the committee of the Charity Organization Society.

Knowledge of this successful movement in New York naturally brought inquiries from elsewhere. Indeed, in framing the law, investigation elsewhere had been made, and the Tenement House Committee found itself applied to from all parts of

the country for information and for assistance in the cause of housing reform in other cities. Different local organizations were formed. Finally these inquiries became so general and came from so many different parts of the country that it was practically impossible for a New York committee organized solely with regard to New York to deal with the many problems and questions which were brought up. Hence the idea of a national association; hence the necessity for some national association to coördinate the different movements which were taking place in this direction, throughout the whole breadth of the country.

That, in a word, is the condition which produced this association, and it was sought to bring into this association from all parts of the country those who were most intelligently interested in this subject, those who knew most about it, those whose advice would be of most value; and the desire for information on this subject has so increased that the idea suggested itself of having this housing conference. So far as I know, no one was especially invited to this conference unless he had special interest in housing reform, but it is quite remarkable to find that we have here, either actually present in this hall or intending to be present during some of these sessions, not less than one hundred and twenty-three different people. It is also interesting to notice the different groups of persons who have come together from whom this audience has been gathered. These naturally include the charity workers, but charity workers by no means constitute the bulk of this conference. There are architects, there are representatives of chambers of commerce and trade associations, there are professional men, and there are city officials who are engaged in dealing directly, by reason of their city duties, with subjects germane to this conference. They have all met to consider the subjects which are down on this program. It is quite remarkable to notice the rapidity with which this movement for housing reform is spreading through the country. Do not understand me to mean for a moment that the organization of this national association has produced that movement. The movement existed, and the national association exists because the movement exists, but the movement is growing with great rapidity.

A PROGRAM OF HOUSING REFORM

LAWRENCE VEILLER

I SUPPOSE a program of housing reform should really be as comprehensive as the first article of the constitution of our own National Housing Association, *viz.*, "the improvement of housing conditions both urban and suburban in every way practicable."

While a housing program should be thus broadly comprehensive, at the same time it should be as definite and precise as those very housing laws which we are urging people to enact.

I shall try to outline in the short time there is this afternoon what seem to me to be the essential principles of such a program, and if I do not adequately cover the ground it is not because I do not realize what the ground is, but because of the inadequacy of the time at my disposal on this occasion.

A program of housing reform suggests something that needs to be changed; it suggests remedies for existing conditions. I assume that we all agree that before we can say what the remedies shall be, we must know the conditions. We none of us, I take it, are in that benighted state of medical education where we want to treat symptoms; we must, however, know what the symptoms are. Our first task, therefore, in formulating a program is to discover the actual conditions, the symptoms, and then our second duty is to discover the causes for those conditions, and like modern practitioners, proceed to remove the causes.

Following that line of thought, the question at once suggests itself, "How are we to find out the facts?" Only by patient, careful investigation. There is no other way, no royal road to progress, no ready specific that will spare us the effort and the expense involved in such investigation. And it is good that this is so.

Every community needs to find out for itself that it does not know the facts about itself, to realize that it has been living in darkness, that hundreds, and even thousands of its citizens are living under conditions such as the wildest efforts of their imaginations could not have conceived to be existent in their community. The awakening at first is a bitter one. The dream has been so pleasant—it was so comfortable to be able to say, "Our city is a city of homes—we have no slums," that the first feeling is a dazed one, the sensibilities of the community are shocked.

The first step therefore is the organization of the community so that it may undertake such an inquiry, that it may educate itself.

Here, broad statesmanlike views are of great importance. We must recognize that we are not sallying forth as amateurs on a pleasant holiday excursion into sociological realms, but are embarking upon a movement fraught with the most serious consequences to the community; that upon the intelligence, earnestness, wisdom and devotedness of our efforts, will depend the health, the welfare and the social and economic progress of literally thousands of our fellow citizens. Such a movement is not to be undertaken lightly; if we do not care enough about it to be willing to devote effort, thought and money to it for many years, we had better leave it alone until some group of citizens can be found who realize that it, like marriage, is "for life," and are willing to enlist in the cause for an indefinite period.

Establish, therefore, at the start a permanent movement for housing reform—either as a new separate society or as part of some existing organization, whose work is naturally allied to an undertaking of this kind. The former course is generally the better in the long run, although the latter has distinct advantages. The important thing to do is to enlist the leading business men of your city, to ally this movement with the Chamber of Commerce or Board of Trade, to make it above all things a practical movement. If we are to succeed, our methods, aims and suggestions must commend themselves to practical men.

Having established such a movement, and having enlisted in

the cause those persons and interests that are likely to be most helpful, the next step is a social investigation which will disclose the actual conditions existing in your city.

We must not forget, however, the purpose we have in view, *viz.*, to find remedies that will bring about better conditions, and our inquiry must be undertaken always with that definite purpose in mind. Such an investigation should generally take from three months to a year, depending on the size and character of the city. It will concern itself primarily with the living conditions of those members of the community who are least able to protect themselves, that is, with the factory workers and especially the alien population. It is with these parts of the community that trouble is generally to be found.

Such an investigation having been completed, the next step is the education of the community. The facts discovered must be made known and their significance brought home. This is to be done in a variety of ways; primarily through a printed report, which above all things should be readable and interesting, with a very generous use of photographs of the typical conditions disclosed. In no way can money be spent so advantageously as in securing good photographs of the worst conditions. And here a word of caution may be not amiss. We should not attempt to save money by using amateur work. It is only money wasted. Let us be sure, however, that our investigator always accompanies the professional photographer, otherwise we shall get good photographs but not ones that illustrate the points we want. No ordinary photographer can conceive that a vile vault filled with indescribable filth, or some alley piled high with garbage and rubbish, is a fit subject for a photograph. Nor should there be hesitation in publishing pictures of the worst conditions, unpleasant though they may be. It is a false modesty which dictates their suppression. In no other way can the community realize the conditions under which many of its members live.

In addition to the report, sometimes an exhibit of the results of the investigation is well worth while. Part of it displayed in the window of the principal department store will attract wide attention to the larger exhibit held in the assembly room of

some central meeting place. Lectures with lantern slides, newspaper articles and editorials, personal interviews—all play an important part in the educational campaign. Most important of all, however, is a carefully organized series of personal visits around the slums to see at first hand the typical conditions, taking with us the people we want to influence—editors, reporters, legislators, aldermen, business men, club women, society leaders, labor men, whoever it may be.

The next step after the education of the community is the effort to secure legislation which will remedy, so far as practicable, the evil conditions discovered, and will prevent their repetition in the future.

This is generally the most difficult part of the whole movement. The drafting of such laws is not an easy task. It taxes one's best powers and calls for technical skill, wisdom, patience, foresight, clear vision. Especially is it necessary to put aside provincialism and be willing to be guided by the experience of older communities which have successfully coped with similar problems. Above all, we should be on our guard against taking short views, against being content with low standards. The smaller the community the easier it should be to take an advanced position, because housing evils have become less entrenched there, and the hardship involved in more stringent legislation will be but slightly felt. This would seem obvious to us all, but I am constantly surprised to find views directly opposed to this generally held in the smaller communities. One often hears it said: "Of course we cannot expect to have our laws as stringent as those of the larger cities like New York and Chicago, because our conditions are not so bad." To illustrate: It is impossible, in a city like New York, to limit the height of future non-fireproof tenement houses to three or four stories. Owing to high land values it is necessary to permit such houses to be built six stories high. Yet in most American cities where land values are very much less, it is entirely feasible to limit such height to three stories, and in others to four stories. Yet frequently we find people in such communities believing that they cannot make their laws more stringent than those of New York.

Similarly with regard to percentage of lot that may be occupied. In a city like New York it is impracticable to require more than thirty per cent of an interior lot to be left unbuilt upon, but in many cities forty and even fifty per cent is entirely feasible. As a matter of fact, the present practise in most cities, so far as one can judge, is nearer the fifty per cent basis than the thirty. Here, again, the smaller community can safely enact more stringent requirements. Failure to realize this means disaster. No surer way of getting bad conditions could be devised than failing to put up the bars high enough to shut out the invading host.

Having secured legislation, many housing reformers think they have accomplished what they sought to do, whereas, in fact, they have just begun. Heretofore they have been preparing the soil, and this is seed time, not harvest. If they want to get the fruits of their efforts they must be prepared to stay at the work for many years to come. How often have we seen important laws completely nullified through lack of enforcement. Housing reform in this respect differs somewhat from other great social causes inasmuch as there is always an interested opposition ready to take advantage of the slightest relaxation on the part of the community. Eternal vigilance is indeed the price of liberty in this field.

Moreover, there are great opportunities to be taken advantage of. The next step, therefore, is to see to it that the housing laws which have been obtained with such difficulty are properly enforced. They are sure to be not properly enforced unless the people responsible for them do stand by and prod and aid the public officials. The ways in which they can help are manifold. In the first place, laws often, even when clearly drawn, are susceptible of different interpretation by different persons. The public official who has to enforce them may have had no knowledge of the conditions which led to their enactment or of the considerations involved in framing them, and may place an entirely different interpretation upon them from what was intended, either causing unnecessary hardship to owners and architects, or unconsciously defeating some of the law's primary purposes.

Again, the public official often needs the support of the most influential members of the community in insisting that the new laws shall be fully enforced. In many communities while there have been housing laws on the statute books for many years they have been dead letters, and when it is proposed to enforce them there generally spreads over the community a storm of opposition which vents itself upon the official responsible for their enforcement. He would not be human if he did not respond to this wave of public sentiment.

It is vitally important, therefore, to see that there is a counter-wave of sympathy insisting that the new law shall be enforced, and enforced in all respects. It is interesting to see how quickly selfish opposition is beaten down when a strong, disinterested support for these reforms is made manifest.

Moreover, much of the opposition which arises is through ignorance. Owners and builders have been told by persons who are seeking to defeat the legislation that the law is impracticable and have been led to believe all sorts of extraordinary things about its operation. They need to be talked to and reasoned with by the friends of the law, who can sit down with them and show them how the law actually works. It is extraordinary what beneficial results flow from this frank, friendly meeting on neutral ground of those who would otherwise be enemies.

In addition to these ways in which those interested in the improvement of housing conditions can be helpful at this particular period of the movement's development, is the important part they can play in securing for the branches of the city government responsible for the enforcement of the law, adequate financial support from the city authorities to enable them to do their work. None of us can work without tools, and the tools of the public official are men and money. He must have the money before he can have the men. Without the men he can do little.

Let us beware of the experience of an important city in the East, where after much effort an important housing law was enacted and the good citizens who had brought it about sat down content, expecting that the inspector of buildings would

see that it was properly enforced. They were much surprised some years later to learn from a visitor to their city who found the laws unenforced, that their building inspector had no assistants and spent his entire time in his office, practically never going out to see whether the buildings were being built according to law or not. Under these circumstances an improved housing law is not of very great advantage except possibly as marking an expression on the part of the community of what it believes its standard should be.

The steps we have hitherto considered—investigation, educacation, legislation and enforcement—are the big, vital steps in the movement for housing reform in every city. Before conditions have been made adequate probably many years will elapse and until these particular things have been done it is generally unwise to develop other forms of remedial effort, but these may be very appropriately developed after the essential matters have been achieved. Bearing this in mind, we may consider further phases of our program.

Of first importance is the consideration of the types of houses utilized in the community for the housing of the working people, and a consideration of whether new types might not be developed and encouraged through private enterprise. Sometimes there is a real dearth of proper housing accommodations for the working people and this must necessarily be met at an early stage of the movement's development.

What is the best type for one city is not necessarily the best type for another. The question can be determined only after careful study of local conditions, of local land values, of the cost of building, the prevailing rentals, the habits and desires of the people, of what they have become accustomed to in the way of housing accommodation.

In New York city, unfortunately, the tenement house is practically the one type that is possible to-day except in the outlying sections, and it is questionable whether even in those parts of the city anything but the tenement house can be expected. But this condition is strictly peculiar to New York. There is no other city in America where such conditions prevail, no other city where the tenement house is a necessity as

the chief type of dwelling for the working population of that city. Even in Chicago, which in recent years has been built up so extensively with tenement houses, even there the small house is still practicable. So it is in all our other American cities.

The type of small house that can be built and rented at rentals within the means of the working population necessarily varies in different cities. In some cities where land values are high, single-family houses can not be built which will rent at reasonable rentals and be commercially profitable, but two-family houses can. This is an excellent type of house and one to be encouraged wherever land values are so high that the single-family house can not be successfully built.

The two-family house is primarily of two kinds—one the double house with a party wall in the middle, with separate entrances on each side and each family having one-half the house throughout the entire building. The other type is that in which one family has the ground floor and possibly the basement, and a second family has the second floor, or sometimes the second and third floors, with separate entrances for each family.

The great advantage of the two-family house is that generally the owner occupies half of it and sees to it that the house is well maintained and properly kept up. He generally is able to get his rent free by means of the return from the other half of the house.

Where land values are not so high that two-family houses or tenements are essential, but where they are too high for the development of the detached one-family house with land around it, there is still possible the one-family house built in rows, the type of house which the city of Philadelphia has developed with such extraordinary success. Building these on a narrow frontage of fifteen feet, as is done in that city, and having the lot only about forty feet deep, it is possible to erect houses of this kind; and by having the operation on a large scale and building rows of a great many at once, so to cheapen construction that these houses are quite within the reach of the average working man. As is well known, houses of this kind are built in Philadelphia to-day,—brick houses, two stories high, with

good cellar and comprising four rooms and bath, which sell with the land and with all improvements for about two thousand dollars a house.

What Philadelphia has done every other city in the United States can do except New York and possibly Boston. We should hear no more talk of tenements in our other cities, model tenements or others. Let our philanthropists who wish to build houses for the working man do it by all means, but let them build small houses, not gigantic barracks of tenements. The tenement is neither necessary nor desirable.

Another form of useful effort is in the formation of companies for the management of workingmen's houses. Many of the bad conditions which prevail are due to lack of proper management. The problem in many of our cities is sanitary, not structural. It is the problem of good housekeeping; and successful management is the best way to overcome these evils, plus of course always proper supervision by the health authorities. It is not safe to trust to enlightened self-interest alone, as there will always be a considerable number of landlords who cannot be relied upon to administer their property properly.

Management of workingmen's houses is both a science and an art. We have to learn the business and should realize, before undertaking work of this kind, that it is not so easy a task as it appears on the surface. It has generally been found that women make far more successful managers of such property than men, and a new field opens for the social worker in this direction—"friendly rent collecting," as it is called in England, where it was started many years ago, and has been carried on so efficiently by Miss Octavia Hill and her associates and disciples. It is not unknown in this country, and wherever it has been tried in America it has proved uniformly successful.

Closely allied to these forms of effort is the attempt to bring about the improvement of the older dwellings in an organized way. This can be done in several ways. The one which has been most generally adopted has been to buy up some old property and gradually improve it, attempting to keep the same tenants in the building where possible. Such tenants

have generally been found to respond to the improved environment.

Another successful way, and it seems to me a better one, is to buy up such old property, put out all the tenants, radically improve the property so far as it will stand the expense, and then sell the renovated building to a new owner. As one house or row of houses is thus put in condition and disposed of advantageously at a profit, those engaged in the operation are free to invest their capital in another row of houses and repeat this work continuously. The capital thus invested is live capital and is constantly being turned over and increased. The efforts of the group of people engaged in this particular phase of housing reform are thus multiplied a hundredfold and their area of influence greatly increased. This form of effort is especially successful when there has been organized in the same city a company to see that workingmen's houses are properly managed; thus one group puts the houses in condition and leaves their management to a second group, until ultimately all of the houses of the city have been put and are kept in proper condition.

As an outcome of this movement for better management of workingmen's houses, comes naturally a plan for the selection of tenants. A good manager will not take into his house tenants whom he knows to be destructive or disorderly. It is bad policy to do so; it means loss of rents through bad debts, it means deterioration of property and it means generally the driving out of the better tenants from the house. None of these things is desirable, either from the point of view of the owner of the property, or from the point of view of the community, or of the tenants' welfare. Tenants who are orderly, pay their rent promptly and are careful of the property should be protected from either disorderly or disreputable neighbors. Nothing is easier. It is perfectly simple for any landlord to find out all about prospective tenants before he takes them in, just as a visitor of an associated charities finds out about the poor who come to it for aid, by going to the places where the family last lived and making inquiries as to its reputation and character.

To be most effective, work of this kind should be carried on in an organized way by which there will be a practical clearing house for landlords, who could thus make a white list of the good tenants and keep track of the tenants who are undesirable. In a short time practically all tenants in each community would become listed. It would then be a very simple matter, requiring almost no investigation but simply a telephone inquiry, for a landlord to find out whether a prospective tenant was desirable or not.

Similarly a clearing house for tenants might be advantageously established, so that respectable working people might have some place at which to apply in order to get information as to the best houses in the city that are for rent upon the most reasonable terms and in which the owners are known to be fair in their treatment of tenants and to see that the houses are kept in proper condition. Where a town is well organized from a labor-union point of view, such effort could be best developed in active coöperation with the labor unions, who necessarily represent, as a rule, the best paid and most intelligent elements of the working community.

Where such efforts are started there will naturally develop a movement for the education of the tenant. None of us who is familiar with the housing evils which prevail in our large cities can fail to recognize that many of them are due to the habits of the tenants,—due largely to ignorance of proper methods of living and especially to a lack of sanitary standards. Nothing is more urgently needed in every American city than an organized effort for the education of the tenant in the fundamental principles of rational methods of living.

There are several ways in which this can be brought about. The most effective is through personal influence and here there is a tremendous opportunity for intelligent women. No field of social work offers greater chances than this. Every city should have on its health-department staff a woman sanitary inspector, whose chief function shall be the education of the tenants, a sort of combined visiting nurse and sanitary inspector, but who, unlike either visiting nurse or sanitary inspector as we know them in most cities, does not simply visit families upon

complaint or request, but who spends her time systematically visiting the homes of the poor, going from house to house, from door to door, from apartment to apartment, one after another, getting acquainted with the families, winning their confidence and gradually bringing home to them in practical ways the best methods of living from a sanitary point of view. At the same time she will see that the unsanitary conditions which she discovers are promptly remedied; where the landlord is responsible, forcing him, through orders from the health department, to clean up and remedy the bad conditions; where the tenant is responsible, leading her, through education and persuasion, to change her habits, and where this is impracticable, forcing her through fear of the law to live in a more cleanly and decent way.

Wherever a woman inspector has been appointed to do work of this kind—and a number of cities have taken up this form of effort—her success has been immediate and emphatic. We shall come to see in a few years that the work of our health departments is more along these lines than along any other, and I predict that the time will soon come when every city will have on its health staff not only one but a corps of women sanitary inspectors. It is essentially woman's work.

More difficult than the education of the tenant is the education of the landlord and the builder, but hopeless as this may seem to some it is not to be despaired of. Landlords are still human, even though they are landlords, and can be trusted to respond to the same influences to which most men respond; only before we can impress upon a man that we know more about managing his property than he does we must know more. We must be able to show him in terms that he will understand the advantages to be gained by the methods of management which we urge him to substitute for those which he has followed for so many years.

Similarly, there is much successful work that can be done in educating builders, in showing them new methods of construction which can be advantageously adopted, new conveniences which can be provided for the future occupants of workingmen's houses, which will make the houses more attractive.

An excellent illustration of this is had in New York's tenement houses. Here in recent years it has been noticed that the sinks which have been supplied in the kitchens are entirely too low and cause women much inconvenience, if not injury to health, by having to stoop over to too great an extent. The mere calling of this matter to the attention of sink manufacturers, plumbers and builders of new tenement houses would unquestionably bring about an improvement.

Similarly, through private effort, we can encourage builders to utilize open iron fences between their houses, like the "hairpin" fence of the Philadelphia small house, rather than the unsightly wooden fences which prevail in many cities. This will mean a great improvement for the neighborhood, because yards will be kept in a more tidy condition when they can be seen by the neighbors, there will be a freer circulation of air throughout the interior of the block, and in every way conditions will be materially improved.

In cities where the tenement house prevails, the intelligent janitor is the important element in the effort to bring about successful and efficient management. A training school for janitors which will instruct them not only in the theory of their work but in the practical side of it, would be a most profitable development in many cities. The time is not so far distant when we may look forward, I confidently predict, to the establishment of a sanitary institute where janitors of multiple dwellings may be trained in all the problems which apply to such buildings, and where, in addition, our health inspectors and other government officials performing similar functions may secure a thorough course of practical training before taking up their important duties. The effort to bring about such conditions might well occupy the attention of housing reformers as part of our program.

I have said little hitherto about congestion and overcrowding, and many of my auditors may be surprised that I have made no mention thus far of city planning or of garden cities as an important development, nor have I alluded to the importance of developing our transit facilities as a means of solving the housing problem.

I am not unmindful of the great interest which exists with regard to these subjects, nor of their relation to the housing problem, but they are not the immediate problem, or the immediate remedies with which housing reformers have to deal in the great majority of American cities. Outside of New York city and some parts of Boston and a few isolated and limited areas in some of the other cities, there is practically no problem of congestion in any of our American cities to-day, using the term in its proper sense of land overcrowding. I do not mean to say that there are not in all cities problems due to uneconomic use of land; for instance, the crowding of small houses too close together so that they darken each other while adjacent to them is land which is worse than wasted, a catch-all for refuse of every description. There is, too, in many of our smaller cities, a tendency on the part of some real estate owners to build tenements of the worst types though there is abundance of vacant land for small houses. These all must be guarded against. Yet with them clearly in mind it may be said that the housing problem of most American cities is largely a sanitary one and the nation's housing problem may be said to-day to be in great degree the problem of the alley, the problem of the vault and general uncleanliness. These are the three great national manifestations of bad housing conditions as they prevail to-day, and it is clearly unwise for us as housing reformers to focus our attention upon a particular problem like that of congestion, which does concern us very much in New York but which is of little moment at the present time in the majority of our cities.

The same thing cannot be said of room overcrowding. This is a problem which is common to all American cities, appearing at the present time, it is true, only to a slight extent and in isolated instances in most cities but still a problem which should be met and dealt with adequately. It is but one phase of the numerous details of the sanitary regulation of workingmen's dwellings with which our housing laws should deal.

Room overcrowding, as we know it in America (always excepting New York) is still quite capable of being adequately dealt with through very simple laws, if strictly enforced, but there

must be a well-developed body of public sentiment in each community calling for their enforcement before this can be done.

The garden-city movement is a most important one. Every effort should be made to encourage and develop it. But for my part I feel clear that it is unwise for those who are taking up housing reform as a new problem to allow their attention to be diverted from the fundamental and primary necessities of decent housing for the poorest elements of the community by the attractiveness of what must necessarily, for many years to come, be a development for the better-paid members of the community, and essentially a suburban or rural one. City planning vitally affects the housing problem and should be given the closest attention.

The problem which presses upon us and cries aloud for immediate solution, however, is the problem of the city slum, and we cannot wisely or fairly, in my judgment, divert effort toward some of the more interesting and attractive forms of housing until we have dealt with this serious social menace which threatens to overwhelm American institutions if not adequately met.

SUMMARY

1. Form Citizens Committee.
   Local Housing Association.
2. Make Investigation of Housing Conditions.
3. Education of the Community.
4. Secure Remedial and Preventive Legislation.
5. Aid Law Enforcement.
6. Provide Right Types of Workingmen's Houses.
7. Organize Better Management of Workingmen's Houses.
8. Improvement of the Older Houses.
9. Selection of Tenants—Clearing House for Landlords.
10. Clearing House for Tenants.
11. Education of Tenants.
12. Education of Landlords and Builders.
13. Training Schools for Janitors and Inspectors.
14. Congestion and Room Overcrowding.
15. Garden Cities.
16. City Planning.
17. Improved Transit Facilities.

THE PROBLEM OF THE SMALL HOUSE

OTTO W. DAVIS

Superintendent Associated Charities, Columbus, Ohio

THOSE of you who received last month the report of the Tenement House Department of New York city for 1909 will recall, if you looked it through, the argument against changing the definition of a tenement house so as to make the law applicable only to buildings containing four or more families instead of three or more as at present. The writer refers to "the startling conditions discovered by the Tenement House Commission of 1901, . . . the lack of proper water supply, the unlawful basement occupation, the dangerous and broken sewer pipes emitting sewer air, the thousands of dark rooms and halls, the insufficient toilet accommodations," *etc.* To clinch the argument, pictures and floor plans are given of two-family houses showing a suite of four rooms, two of them windowless, and the bath-room likewise unlighted and unventilated. Another plan shows three rooms out of a five-room suite to be dark and the bath-room the same. What wonder that the writer seems to forget his argument and makes what amounts to a plea for raising the standard to include the two-family house when he puts this question: "Does it not seem strange that the tenant who is able to pay a rental of $40 per month should be deprived of the benefit of light and air and obliged to sleep in dark, unventilated bedrooms of the type shown, while his poorer brother who is able to pay only $18 or $20 per month is able to obtain rooms across the street arranged in such a manner that he has all the benefits of light and air, together with superior fire protection?" And, indeed, is it not strange?

It was only natural that housing reformers should have started with the tenements, for their evils were bunched and easy to uncover. But having started there, is there any good reason why we should continue to remain with the tenement? Why is a

dark room any less of an evil when it happens to be in a building arranged for only one or two families? In fact, is there any reason why anybody anywhere should be permitted to construct dark rooms for human habitation? And yet, I am aware of only two large cities where a man cannot build as many windowless rooms as he pleases, provided only that not more than two families live in any one house. (I hope some one will correct this statement if it is wrong.) The type of two-family house described in the report of the New York Tenement House Department is common in many cities. It is frequently the type of house in which the dark room first appears in the smaller city. I doubt if there is a city of 5000 in Ohio today which is free from the two-family house with its dark rooms.

Then there are the other fundamental improvements for which tenement-house reformers have contended: an adequate supply of running water in a sink, toilet facilities, freedom from dampness, proper repairs and cleanliness. The great mass of wage-earners outside of New York city and perhaps one or two other large cities live in one and two-family houses. Have they no need for these same conveniences or are they always supplied?

Columbus may have been more guilty of neglect in this respect than a few other cities, but I am convinced she has been no more neglectful than the great majority. I think of "Sausage Row," eight or ten cheaply constructed four-room houses set flat on the ground. The family occupying the two upper rooms pays $5 per month, the family downstairs pays $6. The only running water is what comes through the roof. There are no toilet facilities, there is no water supply and almost no yard. What little yard there is, is littered with rubbish and ashes.

By what twist of logic do we advocate laws compelling the owner of a three-family house on an adjoining lot to put in running water, clean up his yard and provide a sanitary water-closet for every two families, while at the same time we leave the sixteen neighboring families without a drop of water or a single closet among them? Near by are single houses with conditions no better, but these, too, we have been wont to ignore. Is the

need for water confined to those who live in tenements? Does the necessity for a toilet appear only after we move into a house with three other families? Shall my wife be compelled to forego the luxury of a sink and lug her water from the hydrant in the yard, returning all waste water *via* the same route, just because there are not enough tenements for everybody to live in?

I think we all readily recognize the inconsistency of such a position. Nor can I believe there is a person here, acquainted with conditions in his own city, who does not recognize the prevalence of some if not all of the evils above described. All that has been said of the two-family house can be said with equal truth, (except as to dark rooms), of the single house. "Sausage Row" may be an extreme instance, but it is not an isolated one. Single houses and two-family houses deficient in one or more of the conveniences we consider necessary for tenement houses dot our cities by the thousands. Who has worked among the poor and not seen cellars of single and double houses with water standing in them, sometimes even with sewerage, as I saw only last week in two houses? The most filthy privies I have ever seen were those used in common, by people living in a group of single and double houses.

Whatever may be the relative advantages of the tenement and the smaller house, the fact is that outside of New York city a vast number, probably the great majority, of wage-earners are living and will continue to live for years in single and two-family houses. That the conditions under which they are now permitted to live are unjust and that they menace public health is evident. Just how best to correct present and prevent future evils of this kind has to be demonstrated. In Columbus we have tried to adapt in a logical way to the small house the necessary minimum of requirements regarded in other cities as necessary for the sanitary well-being of the tenement dweller. I think that one reason for the popular interest and successful outcome of our campaign was our cry for well-lighted rooms for everybody, for water and sanitary conveniences for all, for a tight roof on the lowly two-room cottage as well as on the thirty-room tenement, for a little yard

kept clean back of every house,—in a word, for equal protection to all on sanitary matters equally necessary for all.

Why we have so long been neglectful of the dweller in the small house, I can hardly understand. That no comprehensive campaign for better housing conditions can afford to neglect him in the future seems to me so evident as scarcely to deserve statement were it not for our indifference in the past.

HOUSING REFORM THROUGH LEGISLATION

PAUL L. FEISS

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HAD the choice of topic been left entirely to me, I am not sure but that I should have chosen the title "Housing Reform Without Legislation," instead of "Housing Reform Through Legislation."

With the broadening scope of legislative control, which is gradually assuming greater and greater proportions, we are beginning to regulate almost every field of human activity, the state thus gradually assuming responsibility. The danger of relieving the individual of his moral responsibility to some extent and transferring the burden to the state, lies in the tendency to weaken the individual conscience, making the written law instead of the moral law the defined limit of transgression. In addition to this, our statute books are becoming such huge encyclopedias of regulations that a vastly greater number of officials is required for their administration, and the danger may threaten of building up a bureaucratic class similar to that which so many European countries are obliged to support. The state and national governments are rapidly becoming more and more paternalistic. However, I realize that our cities have, in a great measure, failed in efficient administration and regulation, and when we find the housing conditions now existent in our large centers of population, we are compelled to use such legal methods as are at hand for correction and prevention.

Under the broad general powers given to health boards and building departments, certain general supervision of housing conditions is possible in most cities; but when we attempt to specialize control in detail, it has usually been found necessary to have a code of regulations clearly defining conditions which shall prevail in all buildings used for human habitation.

The first question the community will have to decide when intent upon housing reform is the division of authority and con-

trol between city and state, and the comparative value of state and municipal codes. There should be a state code defining the minimum of regulation permitted throughout the state, but permitting individual communities to go as much beyond this as they may desire, or as local conditions may demand. A state code will make some control possible in sparsely settled districts and in suburban communities. Here conditions exist and are daily being created which are not allowed in the larger cities adjacent and which will have to be corrected as soon as the corporate limits of the city are extended to include these districts. Villages and outlying districts, while escaping the evils of congestion, frequently have conditions scarcely less serious, and should be under some control. Aside from these advantages the state code has the further good quality of being more permanent. The longer recesses between sessions and the fact that the legislators are drawn from the entire state make for less change, and reduce the influence of the individual groups to whom any housing control is obnoxious. City and town councils meet frequently. Their actions, therefore, through lack of novelty fail to attract public attention to the same extent as legislative sessions and the chances for personal influence at home from daily contact with the neighboring contractor or house-owner are far greater.

However, we do not wish to relieve cities of their share of housing control. While there should be state regulation, there should also be municipal regulation, and at all hazards there should be municipal enforcement. Therefore, cities which have their own housing and tenement codes should attempt to define regulations more minutely than the state code which deals more with general conditions. The municipal code should also consider enforcement, inspection and punishment. A state inspector should be appointed to supervise all territory where no local control is attempted, but no such control should be exercised where local authority exists for the purpose.

The next problem that legislative control will have to consider is the proper agency for local supervision. In large cities a special housing and tenement department would undoubtedly be most desirable, but there are few cities where such a department

could be obtained, so that the choice must be made between the board of health and the building department. In theory and wherever practicable, I believe that the health board should be given entire control of all features relating to occupancy of existing and new buildings and of such correlated matters as plumbing, light, air, ventilation and social control. To the building department should be left all matters relating to construction from the engineering and architectural point of view. In carefully studying all details of the average code relating to housing, we shall find that there are no activities in which this conference is interested which cannot be safely left in the hands of the health board. This relates to all things outside of fire-escapes, and not included in the engineering and architectural matters. While this is the ideal arrangement, this division is not always possible and must frequently be decided by local conditions. In Cleveland it is proposed to give to the building inspector's office all control of new buildings, not only in relation to engineering and architecture, but in relation to construction as it affects occupancy as well, the present statute not permitting health boards to undertake this part of the work. After the building is erected this control passes into the hands of the health board. All changes in existing buildings, however, must have the approval of both the building inspector and the health board and it is proposed to give to both departments power to condemn existing buildings if conditions warrant. No hard and fast general rule can be laid down to cover this point, which must be determined entirely by the local situation.

This must also be said of all the details which will be embodied in any codes that are drawn up for separate communities. Such details as height of building, percentage of lot occupied, minimum width of houses, *etc.*, must be regulated by the history and custom of the community to a large extent. What is possible in one city is not obtainable in another.

At this point the value of the independent agency appears. A committee of citizens who are in no way officially connected with the city or state administration, who are not influenced by any political debt or bias, whose services are given without pay, and are therefore of so much the greater value, can be

of inestimable help in obtaining housing reform. All of the housing reform that has been considered or enacted in the city of Cleveland during the last eight or ten years has been originated or assisted by the housing committee of the Cleveland Chamber of Commerce. The first law enacted in the state legislature empowering cities of the first class to enact their own building code was written and submitted to the legislature by this committee. A subsequent law empowering cities to control conditions in existing buildings also originated with this committee. The enactment by the city of the present building code was stimulated in the same manner. Both the health board and the auxiliary board of the building department draw members from this or similar committees of the Chamber of Commerce, serving without pay. A permanent committee of this kind becomes in a measure expert; through long service it becomes familiar with local conditions, gathers a large amount of statistics and information, and through its permanency is enabled to assist each succeeding administration of the city government with advice based upon experience and stimulated by unselfish motives. Being free from political influence and lending its assistance alike to all political parties, it is in a position to influence not only the officials with whom it comes in contact, but its power to mold public opinion becomes greater and greater as the work proceeds and its own experience matures. Under our present form of city government the independent agency has therefore a necessary and valuable place for influencing and stimulating legislation, and what is just as important, forenforcing legislation. While theoretically there should be no need for this kind of independent activity, yet under our present form of government it is necessary. Looking forward to the utopian condition which our ideal leads us to strive for, I believe that the short ballot with greater individual accountability and responsibility will eventually bring back to the city much of the power which we find necessary to delegate to the state to-day, but until that time arrives, clearly defined regulations will be necessary, to which public officials, house-owners, and residents must be held amenable if any progress is to be made in housing

reform. Back of the whole movement, of course, must be a unified and enthusiastic public opinion which not only shall acquiesce, but shall demand that human beings be permitted to live under conditions consistent with the maximum social and industrial efficiency. This each individual can demand as a human right. We are rapidly beginning to realize this, as this gathering shows; but back of it all we shall find that eventually with proper education the very elements in our communities which to-day are opposed, will conclude that it is profitable to acquiesce in the changes which we are demanding.

The day before leaving Cleveland we received a very interesting report from Miss Chadsey, the new housing inspector, who reported that on one of her inspections she discovered conditions making it necessary for her to threaten the tenants with expulsion in case they did not clean up. Of course, there is no legal basis for such a threat, but she wanted it done. Much to her surprise she is beginning to receive some requests from owners to have their buildings inspected. Perhaps with the tendency toward making the building of tenements more expensive, less of them will be built. They will prove, however, from a business point of view a safer investment. High interest rates are based on a large element of risk, and the same thing is true of high rent. Reduce the risk and you reduce the rent. That is true, but you increase the safety of the investment, and to many people, especially those who are borrowing from banks, that is a very important thing. I believe that we can justify the housing-reform movement to the land-owner on the basis of safety of investment.

I firmly believe that insistence upon better conditions will educate both the owner and the tenant, so that the owner will finally discover that the best conditions bring the safest and most permanent investment, not only in higher rental, but in reduced deterioration; that a proper building will bring forth a sympathetic control from the proper municipal authorities saving his property from destruction. The eventual education of the tenant, which is by no means the least important element of the housing-reform movement, will be found to be of great profit to the owner as well as to the tenant, and therefore to the entire

community. The one advantage that the housing-reform movement has, as compared with other movements of similar kind, is that there is no question about which side public sentiment will take if once aroused, and there are few social agencies where the results are more apparent.

Before closing, I wish to touch upon one matter which has come to my notice during the last few years, when rather intimate work with public officials has given me a point of view which I had not held before, namely, a great sympathy for the public officer who has an honest standard and who really desires to perform his duty efficiently. Under our present system he is working under great disadvantage, hampered by unscrupulous politicians who have great power, inefficient assistants whom he cannot get rid of, archaic laws, and unsympathetic departments upon whom he must depend for much of his assistance. There is much need for legislative reform throughout, and a general improvement in methods of city administration will of course be felt in the tenement department as quickly as in any other under the city's government.

PRIVY VAULTS

Safe Disposal of Bodily Wastes a Necessity

CHARLES B. BALL

Chief Sanitary Inspector, Health Department, Chicago

IT has been well said that the amount of soap used in any community affords a ready index to the kind of civilization which that community enjoys. A far better test of community attainment is the degree of care used in the disposal of excrementitious wastes. The bodily refuse from any animal if not promptly removed from about the animal comes speedily to endanger the health, development and life of that animal. The higher the type of organism the greater the offense and the greater the danger caused by the presence of the wastes cast out by that organism, until in man we find the extreme of disgust and repulsion and menace from surroundings in which nuisance of this nature is present.

That feelings of repugnance are not, however, based upon real apprehension of the dangers which come from the exposure of fecal waste is, alas, too true. When the waste from a single human body is not removed and properly disposed of, it may happen that purity of the air, water and food supplies of an entire community are endangered and that disease may be transmitted to some members of that community.

The primitive methods of disposal of such refuse which still prevail in many well-built-up towns and cities in the United States constitute a serious indictment of our progressive civilization. Accumulations of offensive matter in crude excavations in the ground, with only rough shelter houses above them, invite the spread of contagion and render ineffective the most careful labors of the sanitarian and the physician. In our largest and most prosperous cities far too little attention is paid to the protection of privy vaults against fly invasion. Even where sewer facilities are available, few of our cities rigidly insist that

water closets be built to replace the abominable vaults. The day before yesterday I rode across the state of Pennsylvania; I saw hundreds of privy vaults from the train. That is a situation we ought not to have in a state like Pennsylvania.

While the results of this neglect are not fully known, and statistics of the number of privy vaults and of the mortality due to the diseases which they affect are lacking over a large part of the United States, sufficient facts are known to say that we have relatively eight or ten times the number of cases of typhoid fever and deaths therefrom which prevail in the German Empire.

I presume all of you know how defective are our mortality statistics in the United States, how small an area makes any report which is worthy of the name. I remember speaking in a town in Wisconsin not long ago, and we had taken pains to procure from the health officer a statement of the number of deaths; they were reported as 289 for the year. At the end of my talk a gray-haired old gentleman tapped me on the shoulder and said: "I am the principal undertaker here, and I buried 397 last year and there are two other undertakers here that make a living somehow in this town." That is a city within the registration area whose statistics are supposed to be worth while.

THE PREVALENCE OF PRIVY VAULTS

In attempting to ascertain the extent to which privy vaults are found, we are at once confronted with a lack of statistical information. Although it is possible to ascertain with reasonable accuracy what cities and towns are provided with sewerage facilities, it is impossible to determine to what extent these sewerage systems afford facilities to the outskirts of the various cities or to what extent privy vaults are found where sewers are available in these cities. In addition to the localities having sewers there are large areas in the United States, including many villages of considerable size, in which it is known that no sewers exist. It is impossible, however, from present data to determine the proportion of our population which depends upon the use of privies or the proportion of these privies which could by rigid provisions of law be required to be replaced by water closets.

In Chicago we lately made a canvass of our privy-vault situ-

ation. It is not yet completed; it will show, however, that we have about 8,250 privy vaults in Chicago, and that there are about 5,000 of that number for which no sewers are available. Of that 5,000 at present unprovided for about 1,000 will be provided for this year by extension of the sewer system. I am sure that these statistics are bad enough without going into any account of the details. I spent some time trying to see if there were not enough data to give us an idea of the prevalence of privy vaults throughout the United States, but I gave it up. I do not believe anybody can make even an approximate guess.

The only general statistics regarding privy vaults of which I have knowledge were collected by Mr. Burton J. Ashley, of Chicago, from about forty cities. Mr. Ashley obtained authoritative replies usually from the inspector of plumbing of each city. Some of the most noteworthy of these statements were as follows, identifying the city only by its population:

POPULATION	NUMBER OF PRIVY VAULTS	NUMBER OF VAULTS FOR WHICH SEWERS ARE AVAILABLE
350,000	60,000	50,000
240,000	29,000	7,000
490,000	27,000	20,000
300,000	25,000	0
96,000	15,000	10,000
50,000	13,000	500
46,000	6,200	3,000

THE CONSTRUCTION OF PRIVIES

In locations where public sewers are not available, it is practicable to provide for the disposal of sewage from ordinary plumbing by the construction of individual septic tanks and small disposal fields. Many such installations, in satisfactory use at the present time, have been designed by Mr. Burton H. Ashley, of Chicago, an engineer who has given much attention to small plants for the service of a single dwelling. There are doubtless other engineers who have had favorable experience in the design of various means of sewer disposal for single buildings.

Granting, however, that it is still necessary to construct privies in many localities, such appliances may be classified by their location with relation to the surface level, as:

First: Vaults under ground.

Second: Boxes or pails placed above ground.

Privy vaults below the surface of the ground should be made of masonry, either brick or concrete. The masonry wall and floor must be constructed so as to be water-tight, and should also be well plastered on the inside to secure a smooth surface which can be readily washed and cleaned. In form, they should be rectangular, if built of brick. They may be round or oval or with plane sides having rounded corners, if made of concrete. Every underground vault should have its walls built above the surrounding ground surface to a height of at least eight inches in order to prevent the entrance of surface water.

In size, underground vaults should be small rather than large so as to require relatively frequent cleaning. The form and location with respect to the shelter house should allow of cleaning without taking up the floor of the house or, indeed, entering it.

It is thought desirable by some of our most careful sanitarians to guard against soil pollution by prohibiting the construction of privy vaults under ground. A number of cities, foremost of which is Washington, D. C., require that the privy vault should be provided with a platform either of cement, concrete, or wood covered with metal, and having its surface at least six inches above the adjacent level of the ground. Upon this surface is placed a metallic box or pail or a wooden box lined with metal so as to be impervious. These receptacles are necessarily relatively small in size and it is claimed that the frequent cleaning thus imposed is an advantage rather than a disadvantage. The ease with which the condition of such appurtenances may be determined is a strong argument in favor of their use.

THE SHELTER HOUSE

The building placed above either an underground or an above-ground privy should be tightly and well built, should be made

of smooth boards, should have its seats provided with self-closing covers and should have a number of screened, slatted openings for ventilation. There is no precaution which can be observed in the design and construction of such buildings and in their use to which greater importance should be attached than their being properly screened and kept closed so as to prevent the access of flies and mosquitoes. The remarkable results attained by Col. Gorgas in the sanitation of the Canal Zone, resulting in a reduction of the hospitalization for malaria to one-twentieth of its original amount, could never have been attained without large expenditure for screening the barracks and privies of the workmen. More than three-quarters of a million dollars have been thus used since the beginning of the canal work by the American forces, but this large expenditure is amply justified as having made available the services of thousands of workmen who would otherwise have been attacked by disease.

It was my privilege to take a winter vacation in the Canal Zone and I assure you that you would have had your interest stimulated in sanitary matters if you could have seen some of the things done there. I made a field inspection with the chief inspector one day, visiting first the row of barracks, in each of which seventy-two men had been housed the night previous. As we entered the first building the chief inspector inquired: "Has my inspector been here this morning?" The janitor replied: "Yes, he has been here, and he caught two mosquitoes." That merely illustrates the care with which they have attacked malaria on the Zone. When they started in 1904 the hospitalization per week from malaria was one man in twenty of that force, and it is now one in four hundred. The expenditure for screening was three-quarters of a million dollars, which means that they have effectively screened the houses and kitchens and privy vaults. You will agree with me that it is worth while to note the cleanliness of the tropical cities they have there. I saw three tropical cities, Colon, Panama and Port Limon, Costa Rica, the streets of which were cleaner than any ward in the city of Chicago. It is disgraceful that we do not realize the significance of the results obtained down there, but I am sure we are learning from them.

THE REPLACEMENT OF PRIVIES BY WATER CLOSETS

Where sewers are available, every effort should be made to secure the replacement of existing privy vaults with proper water closets. It is in the highest degree desirable that such water closets should be provided within the building instead of in any outside location. This will often mean considerable study to determine the best place for the water closet and will sometimes require an extension of the house to provide suitable compartments.

The three principal reasons why water closets should be placed inside the house are:

First: A proper water closet within the house will have a trap above the floor and thus the main disadvantage of the long hopper fixture is overcome.

Second: An indoor location secures protection of the water supply from freezing, and thus avoids the periods of disuse due to this cause.

Third: The convenience of the users of the fixture is greatly facilitated, unquestionably resulting in their improved health.

If the obstacles to the passage of a law securing indoor locations are too great, the next alternative is to locate a long hopper water closet close to the building with the floor of the compartment on the ground, so as to remove the trap of the closet as short a distance as possible from the bowl, and to arrange for the flushing from a tank placed within the house. The advantages of securing a tank flush combined with the opportunity of using a water closet rim which flushes entirely around the bowl are material as compared with the use of an iron hopper closet into which the water enters tangentially so that the flushing effect is greatly dissipated. This arrangement of closet is common in Washington, D. C., but not elsewhere.

The reason for its existence in new buildings in Washington is that there are so many colored domestics about the house, and there is a feeling of dislike to have the colored servants use the same facilities as the members of the household. That is the reason for the outside water closet having its tank within the house, a tank filled with warm water which may be brought to the outside closet without freezing.

The next type of fixture in point of desirability is a closet of the frost-proof or non-freezing type, so called, having an underground closed tank, or a tank located above the fixture, into which the water enters only when the fixture is used. The objection to this kind of water closet, which has not yet, so far as I am aware, been overcome in any design, is the fact that freezing occurs when the flushing water comes in contact with those parts of the fixture which are necessarily exposed to a low temperature. An additional disadvantage is the fact that it is found necessary in the case of an underground valve to provide a cross connection from the soil pipe to the water supply in order to allow the wasting of the water from the exposed portions of the apparatus. There is no doubt that such a connection is an element of danger whenever a loss of pressure or, as is sometimes the case, a positive vacuum occurs in the water supply mains, thus allowing the possible entrance of sewage matter into the domestic water-supply system.

THE CLEANING OF PRIVIES

Greater diversity is shown in the methods in vogue for the cleaning of privies than in almost any other line of municipal administration. In some cases the municipality makes no provision whatever for rendering this service. It is most common to limit the cleaning operations to licensed scavengers and to require that permits be taken out for each vault. In other jurisdictions the service is performed entirely by a municipal force of laborers. It is well recognized at the present time that such work should not be performed at night, but in the day time, in order that greater care may be exercised and that responsibility may be readily determined if nuisance is created. The method in vogue in Chicago of allowing the work to be done by licensed scavengers under close supervision of sanitary inspectors is a relatively expensive method, as it involves the presence of a man who renders supervisory service only and does not perform any part of the work. It seems the best method to have the work performed by day labor employed directly by the city and to provide for the owner's meeting the expense by a deposit of the cost before the work is done. In emergency cases requiring

immediate attention, privy vaults should be cleaned by the city and the expenses assessed upon the property as are other taxes. In the absence of such powers it is impossible to secure prompt action in cases where the owner is unwilling or possibly unable to meet the expense involved.

SUMMARY

We recommend, then:

First, that attention be directed to the nuisance and danger of maintaining privy vaults.

Second, that statistics of the existence of privy vaults be collected, including:

(a) Those where sewer facilities are available.

(b) Those where sewers are not provided.

Third, that the practicability of providing individual septic tanks and small disposal fields be urged.

Fourth, that comparisons be made of the relative advantages and disadvantages of underground vaults and receptacles placed above ground.

Fifth, that the screening of vaults and privy houses be considered necessary.

Sixth, that privy vaults be replaced by indoor water closets wherever this can be accomplished.

Seventh, that the cleaning of privy vaults be performed by municipal day-labor forces.

CITY PLANNING AND HOUSING

FREDERICK LAW OLMSTED

President National City Planning Conference, Boston

THERE are two distinct classes of lands in a city, with the arrangement of which city planning is concerned in two very distinct ways.

On the one hand are the lands to be devoted to the various public services. Of these by far the greatest part are devoted primarily to transportation, including streets, railways of all sorts, and waterways. The remaining lands devoted to public services, parks, playgrounds, schools, the various branches of public administration and of public-service corporations, need not be enumerated in detail. The main thesis of city planning is that those who are responsible for protecting the interests of the community ought to plan a suitable arrangement of lands and equipment for the efficient performance of these common services. This is the obvious work of city planning enormously complicated, it is true, but in essence just what a man does when he figures the requirements of a manufacturing plant, selects a suitable site, buys it, and proceeds in due course with the development of the plant.

On the other hand, city planning is also concerned with the arrangement and adaptation to use of the lands which are not acquired for any public service but are left for private occupancy, chiefly for housing. This concern is direct and inevitable from the fact that the location of a complex network of streets, railways, waterways, parks and other public-service properties, amounting in some cases to something like half of the total city area, necessarily cuts up all the remaining city land into fragments whose size and shape and topographical characteristics have the utmost influence upon the efficiency with which they can be used for any given purpose. It is as much the concern of city planning to secure blocks and lots well fitted for use as to get good railroad terminals. But in addition to this

direct determination of the size and shape of the private lands, city planning includes a large amount of indirect and negative control over the developments upon these lands. This is exercised through the prohibitions and regulations of the building and sanitary laws and through the incidence of taxation. This much by way of definition.

Those whose primary interest is in the promotion of better housing conditions must be deeply concerned with the development of the transportation system as a whole and with other general aspects of city planning; but that concern they share with all the other interests of the city and we need not now discuss it in detail. The points at which city planning and housing overlap and coalesce are chiefly in the fixing of depth of block and lot, width and treatment of street, height and thickness of permissible buildings to be used for housing, and the relations of all of these to one another. I cannot in a brief paper discuss all these subjects systematically, and will merely touch on a few points that seem to me rather critical.

One point is that there are great differences in the depth of lot which is desirable for housing purposes. The best type of housing for one time and place may be a very bad type of housing for another time or another place. The depth of lot suitable for one type may be a physical or economic misfit for another type.

Consider first the detached suburban house in a garden plot on inexpensive land. This may be anything from the cheapest little shack that can give healthful shelter for a workman's family to a palace with a retinue of servants. Assuming in each case the best and most economic solution of the problem, in other words assuming that each household is to get the best money's worth for the money expended, the most satisfactory and profitable depth of lot is likely to be in either case upwards of 150 feet in depth. It might be a quarter of a mile or more.

Consider next the structurally economical rows of single family houses separated only by party walls. These may vary in size and cost through almost as wide a range as the detached houses. Sometimes they can profitably be provided with gardens, sometimes with no more space outside the walls of the

houses than is needed for light and air and means of access. I have seen long rows of laborers' cottages in England where the buildings were not 20 feet deep, each having a narrow strip of garden behind it, 200 feet in depth, every foot of it used to the utmost. I know private dwellings in New York 100 feet deep from front to rear, at least on the ground floor, without an inch of land at the back and with so little land in front that the door-steps and the balconies occupy the public street on sufferance. And again, at Tooting, the London County Council built rows of workmen's houses about 25 feet deep with back yards so small that I should not have felt it safe to swing a cat in some I visited. Yet the dwellings were good ones of their kind in all three cases and the land was effectively used.

Finally we have the multiple-family dwellings: two-family houses, assimilated in physical requirements to the previous class, tenement houses, apartments and hotels of every accepted type, the detached four-family house of the Boston suburbs, the rows of new-law tenements in New York, as deep as the law allows, the huge German model tenements with their interior courts, so spacious-looking and attractive in the pictures, the Mills hotels, the Waldorf, and my friend Atterbury's suburban apartment hotel at Forest Hills Gardens with its rambling plan, its eight-story tower and daylight all around.

There is a natural tendency upon the part of the housing reformer to assume a general superiority for the particular type of housing which he finds best suited to the conditions with which he has been personally concerned—a tendency to regard other types of housing as abnormal and either undesirable or unattainable. At the recent conference on city planning our English friends, Mr. Adams and Mr. Unwin, were so convinced that the English ideal of a house and garden for every family is generally practicable and desirable that they were rather inclined to be impatient with what they seemed to regard as an attitude of complacency on the part of Mr. Veiller in regard to the new-law tenements in New York.

Now I believe that there is a permanently normal field for every one of the types of housing I have mentioned above. The initial difficulty is to tell which type is going to be demanded

in a given locality before laying out the local streets and so fixing the lot depths. Thereafter, throughout the centuries, the recurrent problem is how to meet new conditions which demand a type of housing different from that for which the street layout was originally designed.

No possible ingenuity can devise a plan of streets and blocks that is equally well adapted to radically different types of housing, or one that can be successively used, unchanged, for radically different types without great waste and evil results. It is needless, before this audience, to cite examples of converted dwellings, of the rear tenement, the dark room and other evils resulting from the use of deep lots for urban housing. In cities that have grown untrammeled by any artificial street plans, like the older parts of Boston, for example, the play of economic forces has generally led to the successive subdivision of blocks by minor streets and passages, permitting the use of smaller and smaller lot units, until in places the tide turns, the little lots are re-aggregated into larger units for commercial purposes, and a tendency is apparent to obliterate the minor streets again, at least by bridging them. These readjustments, carried on by private initiative and hampered by the diversity of private interests, are of course incomplete and not altogether admirable in their results; but they are made in response to real demands. It is a serious drawback to many deliberately adopted street plans that they tend to enforce a permanent uniformity and rigidity in the standards of block and lot depth.

It cannot be too often emphasized, as one of the basic features of good city planning, that there should be a marked distinction between thoroughfares on the one hand and strictly local streets on the other; that the thoroughfares, laid out well in advance, should divide the city into blocks of moderate size, to be regarded as permanently fixed; and that the subdivision of each of these blocks by minor streets should be treated as a localized problem, should be adjusted to the expected local uses, and be capable of alteration at any time without interference with the general system of circulation.

Another thing which is made possible by the elimination of all but strictly local traffic from the minor local streets is the

great freedom of treatment in the design of the individual streets which this permits. Under such circumstances the only essential functions which most of them will be called upon to perform are to furnish light and air for the buildings, and a gangway for a small amount of traffic. In the case of very short passages and those at the rear of buildings which have entrances on other streets, they may not have to provide for vehicles at all but only for foot passage.

In point of fact the total extent of paved road and footway that is sufficient to carry with ease all the strictly local traffic of small districts is very much less than the total space that must be left open to provide adequately for the admission of light and air to the lower stories of buildings. Of the open space required for light and air that portion which is not occupied by the necessary extent of public ways is ordinarily taken up in part by private yards, courts and light-shafts, many of which serve no other useful purpose than the admission of light and air and often do that very badly, and in part by portions of the street surface laid out and maintained in excess of the traffic requirements. The latter are generally paved but may be partly or wholly turfed or otherwise ornamented, and they may contribute to public recreation or provide the standing space for sidewalk merchants or serve other purposes aside from those of mere transportation. Not infrequently this extra space in the streets is so treated as to serve no good purpose and, apart from its use in admitting light and air to the abutting buildings, is wasted or worse than wasted, like the wide dusty deserts in certain residential streets.

There is no doubt that better results would often be secured, especially in tenement districts, if nearly all of these fragmentary spaces, both public and private, were aggregated into a series of connecting open spaces,—called streets or courts or restricted areas or what you like—specifically designed of such width in relation to the building masses which intervene between them as to give an equitable distribution of light and air. All or most of these open spaces could profitably be traversed by foot-ways open to public inspection and policing and subject to public maintenance, and many of them by wheel-ways giving

access to the buildings. But since the whole of the open area necessary to give light and air to the buildings would not be required for pavement the remainder would be devoted to other uses; turfed and gardened, or sanded and used for playing, or arranged for any other profitable use not inconsistent with its primary functions. These open spaces might look like streets, they might look like alleys or back yards, they might look like courts or quadrangles with arched entrances, they might look like gardens; but their permanent maintenance as a means of admitting light and air to the buildings would be assured. In tenement districts it is probable that the care and maintenance of the whole of these open spaces by the public would give the best results, whether the surface were all paved or were used partly for greenery or playground; but in many localities all except the portions needed for the time being as public traffic ways could be entrusted to the abutters to care for and use in any manner not inconsistent with public interests. Exactly this thing is done in the case of wide public streets, as notably in Washington, where the portion not needed for traffic is left in the form of front door yards for the use of abutters, pending the arrival of conditions that may make it desirable for the public to re-assume the care and control of the space. I believe it is logical to treat in this way all of the spaces which the interests of the community require to be left permanently free from building, back yards as well as front yards, leaving for the future to determine when, if ever, additional public ways need to be opened through the space originally assigned to back yards and when, if ever, that part of the open space not required for traffic should be withdrawn from private maintenance and kept up by the public.

Mr. Veiller, in his paper at the recent conference on city planning, recommended streets 25 feet apart for workmen's dwellings; explaining later that alternate streets might be largely occupied by turf or playground space. I judge that he calls these spaces streets merely because he thinks they ought to be under public control and maintenance. You will see that I am merely directing your attention to a broad principle of which Mr. Veiller's suggestion is a particular application. The

principle is the same whether the buildings between the open spaces are uniform rows of tenements 25 feet wide, that is to say, two rooms deep, or whether the plan is varied to provide room for structures demanding greater depth, such as large stores, places of entertainment and factories. I do not mention large dwellings among these exceptions, because the city dwellings that cannot be built on a lot 25 feet wide are very few indeed, and everyone knows that a 25-foot house would be better if it had light and air on both long sides instead of on the short ends only. If the open spaces are regarded not as streets, a term associated with long, straight spaces of *uniform* width, but simply as spaces for light and air with other incidental uses, such variation in the width of the building masses becomes perfectly natural and right so long as any encroachment on the open space to give this extra building depth is offset by a compensating alteration of the opposite building line.

The principles as applied to strictly urban areas may be summarized as follows:

1. Within each of the major blocks formed by the thoroughfare system of a city the amount of land to be kept permanently free from buildings in order to ensure adequate light and air should be determined according to the expected uses of the property and in conjunction with regulations as to the height of building. 2. Any arrangement and distribution of this permanent open area (and by consequence of the area which may be built upon solidly) is permissible which meets the requirements, (a) that no solid building area should be unreasonably wide for the class of occupancy proposed; (b) that no portion of the permanent open space upon which a building may be dependent for light and air should be too narrow to serve that purpose adequately in view of the height to which building may be permitted and (c) that the permanent open spaces be so designed that adequate means of access can be constructed through them to all of the buildings. 3. The fee of the permanent open spaces should be vested in the community, although the use and control of such parts of them as are not at once needed for traffic may be entrusted to the occupants of the abutting property. 4. The plan of subdivision of each of these major blocks

should be regarded as independent of the others, and subject to change in case it is called for by a change in the uses of the property.

We need not be unduly frightened by the bugbear that shallow buildings with a relatively long frontage on the street involve an undue cost for street construction. If all the streets are laid out and constructed in a manner fit for main urban thoroughfares the extra charge would be serious, but purely local streets can be considerably cheapened. An allowance of ten dollars a running foot is generally liberal for local streets, making a charge on the lot of five dollars per front foot. For the cheapest classes of housing this can be further reduced; but even at five dollars a front foot, if we suppose that making well lighted shallow buildings would halve the depth, double the frontage, and increase the average street frontage per family from twenty to forty feet, the increased capital investment per family would be only a hundred dollars.

Some increase of cost there is bound to be. The idea that a little ingenuity in the design of streets and buildings will cut out so much of the waste in present methods as to give poor people much better housing for the same money is the dream of amateurs. Commercial competition is now cutting the corners so close that almost any material improvement must be paid for in cash or in the surrender of some other advantage. Dr. Woods Hutchinson has said that if any kind of food costs much less than the standard foods, it is safe to assume that it is either less nutritious, less digestible, or less palatable. It is much the same with housing.

We must exercise ingenuity and effort in getting the most we can for the money; but also we must squarely face the independent necessity of raising the minimum standard of housing cost as high as the community can reasonably afford. Ten acres of floor space can be more cheaply provided in a storage warehouse a hundred feet wide, without any interior light wells or ventilating system, that it possibly can be in any kind of dwellings fit for human habitation.

To take up the control of developments on private property through the police power would land us in the midst of the sub-

ject of housing legislation, upon which others here are far better fitted to speak than I. In connection with city planning at large the subject has received only a very limited and superficial study in this country, but it should be noted that it is a much broader field than mere tenement-house legislation, on which the work of housing reformers has largely been concentrated hitherto. It must deal with the control of all kinds of buildings; with the knotty problem of the sky-scraper office building, with the factory, the hotel and the single-family house as well as with the tenement.

A housing reformer who is looking for practical results may well ask just what he may expect from city planning. Let me answer first as to replanning, as to dealing with existing conditions in already developed urban areas.

Those who discuss city planning from the spectacular standpoint, especially if they be architects with a Parisian background, are apt to create an impression that it runs to what has been called Haussmannizing—the smashing of grand new streets through old quarters and a general reconstructing and modernizing of the defective parts of the city. As a matter of fact, the arbitrary reconstructions suggested by the term Haussmannizing are altogether exceptional and abnormal activities of city planning and so seldom practicable on a considerable scale as to be of minor importance, like the erection of model tenements in housing. The hope of demolishing slum districts wholesale or by arbitrarily converting a district of one kind into a district of a wholly different kind by any process of city planning may be dismissed as futile. There is, however, one feature of city replanning that has a direct bearing on housing of large practical importance. It is the local introduction of intermediate streets in order to reduce block depths as a part of the process of adapting particular quarters of the city to natural changes in occupation. To facilitate this process, to plan in advance the methods by which it can best be done, to keep open opportunities here and there by timely action, all this is a part of the daily work of practical city planning. The influence of such work extending over the whole city and slowly, steadily guiding a process which has the pressure of economic

law behind it will accomplish an enormous amount of good for housing in the old parts of any city that is not bound by a street plan so rigid and complete as to give no room for change.

But just as the greatest need in housing reform is to maintain a proper standard for the endless succession of new buildings that go up from year to year, so the greatest opportunity for usefulness in city planning is to control intelligently the layout of the streets and blocks which are coming into existence from day to day in the suburban zone of every city. Here the housing conditions of the future are being determined at an astonishing rate of speed, and here the application of intelligence and energy will accomplish great results for little cost.

ALLEYS

MRS. ALBION FELLOWS BACON

Evansville, Indiana.

WHEN Mr. Veiller gave me the subject of alleys, and I began to think what ought to be said, it seemed to me that one violent word would express all there was to say about them. As I said to him, in our towns an alley is simply a profane interjection in the sentence of the block. On thinking it over, I found there were several things to be said, both for and against. But as I can speak with knowledge only of medium-sized cities, I may do no more than to open up a minor street of intelligence down which you can drive your wagons of discussion.

There is little classification of alleys: they are narrow or they are wide, they are lighted or they are unlighted. Some are cobbled, some are bricked, some are not paved at all. The vital division is, some are clean and some are dirty. To be sure, paving is a great assurance of cleanliness, as a paved alley can be kept clean and dry. But it is a common sight to see well-paved alleys strewn with paper, tin cans and filth, with a black stream of ooze meandering down the middle.

I suppose we agree that alleys are desirable if they are kept clean and well lighted—an ideal condition. There is no doubt of their being needed for block ventilation in large cities, the very place that they are sometimes not to be found. In smaller towns—and I submit that the small town should be taken as our unit of values, and not the great city—in smaller towns block ventilation is given by large yards and spacious lawns in the residence district. In the business section, even in little towns, the lots are covered entirely with buildings. These large lots of the residence section, too, are disappearing, for the flat mania is growing everywhere. But I hope that every resident of a small or medium-sized town will listen to this, because the idea of block ventilation is generally taken not to

apply except to big cities: Block by block, as you ride or walk from the edge of your town to its center, you will find the air grows denser and fouler, till you reach the bad-air district. You come from the business district, hot and tired and headachy, and sit down on some veranda near the edge of town, and say, "Ah, how delightfully fresh and pure the air is here. What a contrast to down town." Of course it is. Notice, when you walk the other way. In a few blocks you leave the crisp freshness behind you. The air seems denser and closer. There is more dust and smoke and soot. Near the heart of town, heat waves strike the face. Then odors rise from the street. The buildings are taller and closer together. Now you reach the business houses. Odors of leather, dry goods, paints, bananas and oranges, tobacco, fish, gutter odors, alley odors fill the air. It seems to be stale, as in an unventilated room, and you feel that the air here is stagnant. And this old, foul air, laden with bad odors and impure gases, is all the air that clerks and merchants and bankers have to breathe all day long. It is all the air that little babies, living upstairs in hot rooms over the backs of stores, have to breathe, day and night. So there is need of all the avenues of ventilation that we can get, need of alleys to help the streets bring in the currents of fresh air from the country, to blow away the stale odors and poisonous gases, and to blow a fresh, vital breath in at the tenement windows where the little children are cooped upstairs. And there is need that the alleys be clean, so as not to contaminate the air they convey. Besides serving for block ventilation, the alleys serve as exits for waste, ashes, garbage, and the like. We who are used to this service hardly appreciate it until we come to a city where these undesirables go out the front way, and then we have a bewildered feeling that somehow things are "fatally twishted."

But alas, this very use to which we devote alleys dedicates them to waste and offscourings and makes them boulevards of the abandoned. Still, our waste has to go out some way, and the back way is the most convenient. So it happens that the alley problem and the waste problem are almost identical. It is a great problem, that of properly disposing of waste. Until

we solve it we shall not be perfectly civilized. Some of the waste might be avoided if we could learn not to be so profligate of nature's stores, for half our food goes to garbage, and half our fuel goes to cinders, ashes and smoke. But the waste products caused by necessary elimination must always be taken care of, and their disposal is the vital part of the waste problem.

In towns that have alleys, the refuse is deposited near the alleys and carried out through them. The rear premises are therefore harder to keep clean and sightly, and generally the most care is lavished on the front; that shows more results for the same efforts. People put their best foot foremost, forgetting that this leaves the worst foot hindmost, and collecting all their trash and refuse on the rear premises, turn their backs upon them, as upon an unhappy past. And, indeed, considering alleys as they generally are, it is not surprising if we want to get away from them and forget them, and if we "love—man the less and nature more, from these our interviews."

Along our alleys, in stables, or sheds, or bins, or cans, we bestow every form of waste. First, and worst, are the cesspools or vaults—thousands upon thousands of them. Second are the garbage cans. Next come the ash bins and rubbish piles. The contents of these outside receptacles are gathered up and carted away down the alleys at irregular intervals. So, down the alleys goes the ash cart, with its rumble and creak; and down the alley goes the slop man with his unpleasant "toot, toot," and down the alley goes the wagon of the rag man, "Rags, rags," severally scattering ashes, and noises, and germs. In their wake go the seedy loafers, lounging through the alleys, and stray dogs, and dusty cats, slinking heavily along, with fierce and frowning faces—the ones that nobody loves. But nice people (where I live) don't like to go through the alleys, and they try to keep their children out of them. They don't even talk or think about them. If we were Hindus, we would make our low caste people go through the alleys. If we had lepers, we would make them go through the alleys. This is our popular attitude.

The alley has its revenge on us, as all neglected things will have. Out of the alley issue offensive odors and poisonous

gases, and a plague of flies, to torment us to reason, as they tormented Pharaoh. But we harden our hearts, and cling to all the abominations, even in our good residence districts.

In the crowded and poorer districts, the alleys are the avenues for vice and contagion. We have our own cocaine alley, in behind saloons and fish stores and low dives, where the lowest and vilest congregate, the human waste of the city, in all their filth. Almost every city has its alleys of this kind, that only the police know about, dangerous to pass, dangerous as breeding places of pestilence. Here crimes are committed, hence issues an inky current of contamination that sometimes reaches to our very doors.

Here, in our slum districts, the boys play in rough gangs—the boys who will be our future politicians and city fathers. Here little girls find a side entrance to the juvenile court or reformatory. Here babies crawl over the filthy paving and no one sees how many little graves open up just at the end of the alley. We don't see them, because we avert our faces when we pass by, to escape the odors of beer and tobacco, and the other worse things. In the death list infant mortality is not commented on, nor divided off to itself. It all goes together, in little plain type, and most people don't have time to read it, after they have read the sensations and markets and dramatic and sporting and society news. If it could be put in glaring type it might help to reform the alleys.

It does not take long to sum up the evils of the bad types of alleys. They are as brief as "the short and simple annals of the poor." But, like the old singer, "My tale is not long, but it's strong." Lack of light, lack of drainage of surrounding premises, the scattering of filth and trash from adjacent premises and from passing wagons, leave many alleys dismal, damp and dirty. In the worst specimens we find trash, paper, tin cans, cartons, rags, old shoes, stable refuse, ashes, mud, pools of dishwater and so on—I can say no more.

Mr. Veiller, in *Housing and Health*, insists that "the alley, if it is to remain, must be treated as a street. It must be paved; it must be cleaned at regular intervals, that is, kept clean, not made clean; it must be lighted and it must be policed."

He shows how the increase of the city's expenses will be compensated in reduced cost of police courts and jails, hospitals and relief, saying: "It is better economy to keep people well than to get them well, to prevent crime than to punish it." He goes on to point out the need for the city to dispose of all refuse, and not leave it to the citizens, who are too often unable to pay to have it carted away. He says: "There are few cities in America to-day where the garbage is collected with sufficient frequency or regularity. And the city which collects rubbish, ashes and other waste is yet the exception rather than the rule." He points out that "in every city in the country the health department is terribly undermanned."

Each one of us here knows that this is true. We know, too, that we cannot expect to have our alleys paved, cleaned and lighted so long as miles of streets are unpaved, uncleaned and unlighted. When all the outer streets of a city have neither sewer pipes nor water mains, the alleys have to share their fate. And if the city fathers agree that the city is paving and cleaning and piping as fast as its finances will permit, what can be done?

In some places a time limit is set regularly for a "clean up." A policeman calls at each door and leaves the order for the alleys to be cleaned. Then the citizen must either hire his share of the alley cleaned or get out with a broom and shovel and do it himself. The result is better than you might look for. But even though the city should undertake to clean, pave and light the alleys, as well as the streets, the citizens will need to see that it is done, and a private committee of citizens to look after every department of civic work is a great safeguard and help

It is only when all of our citizens realize that "we can have freedom from preventable diseases in proportion as we are willing to pay for it," and choose rightly between "dollars or deaths," that we can expect to have the money that is needed spent on health departments. I believe that we shall agree that vaults are vital to the alley problem, as they are generally situated on the rear premises, and do more than anything else to pollute the air of the alleys. In fact, the rear tenements, on the alleys, have little air supply which is not contaminated by the

odors from the vaults, and the flies which breed there are the worst menace of the rear tenant. So the removal of the vault is the most important as well as the most difficult part of the alley problem. It is going to require tremendous pressure to force our people to remove the vaults and to instal the necessary plumbing in every house. Cost, inconvenience of installing, custom, prejudice, selfishness, indifference, will all have to be taken into account. Those who have had any experience in getting reforms know just what a long, hard battle will be required.

There will have to be a nation-wide publicity campaign. Such work as Dr. George Thomas Palmer has done in Springfield, Illinois, in making a complete sanitary map of the city will help a great deal. His work will help us and make it easier for us to get sanitary maps. And I am sure that in this, as in every other campaign for the betterment of the race, the press will take the glorious part in the warfare that it has always taken. I am glad to know that the wisest men in our country are already laying plans for this campaign, and that all that we have to do is just to fall in line and lend our help.

Looking about for other things that contribute to the alley filth along the rear of the lot, we find the ash bins. These will disappear when we all use gas or electricity. Until then we must put up with the soot and cinders, for we have not yet found the coal that consumes perfectly, advertisements to the contrary. Invention may find a way to transmute ashes into some article of commerce, but let's not count on it.

The garbage question is another puzzler. In a certain northern city the poorer tenants dig holes in the back yard and bury the garbage. In some places, many people burn their garbage, as horrid smells of burning bones and greens inform us. But, when we use gas or electricity, we shall have no place to burn our garbage. In the country one can give to a pig or cow, but these tenement laws "prohibit swine, goats, *etc.*" Clearly, we shall have to come to the use of only tabloid foods, or liquid foods. But now, the ash bin and the garbage can seem as deeply rooted (pardon the rhetoric) as the frying pan and the coffee pot, that we curse and cling to. And if we must have

them, the prompt and frequent removal of ashes and garbage is of the utmost importance. We all have our troubles in this regard. But what do you think of cities that remove neither ashes nor garbage, or, perhaps, only garbage, and whose citizens are forced to pay to have their ashes hauled away? This results in mountains of cinders, in some back yards of the tenements, growing taller by every contribution of each new tenant. One of our health officers said that people would get up at four o'clock in the morning to dump their ashes on to a vacant lot. That may be understood in the case of people too poor to afford to have their ashes hauled away. But I saw one morning, in a fine residence district, an old lady who lives in an elegant home, slip through an alley and dump two great baskets of papers onto a vacant lot, and hurry away as if in fear of being seen She had a furnace in her home, and might easily have burned the papers, which the wind soon lifted and bore all over the lot and down the alley. This old lady was only a type of the hundreds and thousands who are responsible for our trash-littered streets and alleys. Until we can train the rising generation not to scatter paper wrappings and cartons, the lovers of neatness will have to suffer. The cure for the trash evil is the real cure for all the other alley nuisances, the universal solvent of all the reformer's difficulties—education. But oh, how slowly it does its work! Still, it is a comforting kind of solution, because it shifts part of the burden off our shoulders onto the younger generation. But we do have to educate, even though we legislate, for the enforcement of laws depends on the education of the citizens.

We shall have to lay bare and make known all the facts about filth and waste and about the disease they produce. I think that if we were to lay bare the alleys themselves, take down the sheds and the high fences that screen them and shut them out of sight, and have them all in plain view, people would be much more tidy and cleanly about the alleys. It's all very nice to plant vines over our ugly sheds, and put trellises before the ash bins, but if we could sprinkle all about every centre of contamination some drug with a horrible odor we might do more towards getting conditions improved. People wouldn't

rest until they removed the source of the smell. Bad odors are like pain, friendly warnings of danger. Until we make the danger spots unbearable, people will continue to bear them. Publicity is fast making the fly unbearable. More publicity will make the vault unbearable. Reformers always begin, or should begin, by exposing the conditions which need reform. History shows that this is the successful way. So it must be our painful task to bombard the eyes and ears and noses of the public, until they yield. A most ungrateful task, you will agree. A person who insists on dragging unsavory nuisances before the public is put into the class of unsavory nuisances himself. The civic improvers are wisest who spend more time in eradicating nuisances than in planting vines over them. So we must go on with our malodorous task, hoping that in after years, at least, our deeds will "smell sweet," and blossom in the dust. Though this generation stone us, their children will garnish our sepulchers.

The task before us is to change the whole mental attitude of our people, The alley, as it is to-day, is only a visible expression of the public thought about all health problems, carelessness, indifference, or disgust. We have been too successful stoics, and misapplied the teaching of that dear old heathen, Marcus Aurelius: "How easy it is to repeal and to wipe away every impression which is troublesome or unsuitable, and immediately to be in all tranquillity."

A false civic pride has made us hide our city's shame and danger, while real civic pride and interest makes us ferret out and destroy all that hurts or hinders its growth.

There are two ways to educate, one by showing the bad conditions, the other by showing the better way. Our civic improvers need to make the lawns so lovely that the alleys will blush at the contrast. Our good citizens need to set a good example of clean alleys. Our teachers and parents need to fill the minds of the rising generation with beauty of line and form and color, until they will hate the ugly and the vile. And so, in time, our alleys may come to be broad, clean driveways, well lighted, bordered with flowers, with every old shed and stable and bin torn away and forgotten. That will be when we have ceased to be barbarous. But how shall it all be accomplished?

LAW ENFORCEMENT

HON. JOHN J. MURPHY

Tenement House Commissioner, New York City

IF the laws were self-enacting how many problems of government might be simplified! Whenever we are confronted with a condition of things which we do not like, we rise up and demand that there be a law enacted to prevent or require something, and having secured the law we conclude that we have accomplished something. Of course, I attribute this mental attitude to the general public and not to the specially trained intelligences belonging to the group which I am now addressing. Yet it is a very customary attitude. When the law is passed the work of enforcement begins, and it is as to the methods actually used in enforcing our law that I am supposed to address you.

To begin with, as soon as the law is passed everybody is supposed to be aware of it and to know what it contains and what it means. The mere statement of this supposition is enough to convince one of its absurdity. The point has been well taken that the old theory that every one was presumed to know the law applied only to the common law and was based on the assumption that the common law being the product of the general opinion of the community in which it operated might reasonably be presumed to be within everybody's knowledge. No such presumption can be established for statute law; but in order that laws may be enforced, and people punished for breaking them, we have to continue the old assumption, because strangely enough our sense of justice might conflict with the idea of punishing a man for violation of a rule which he did not know. Therefore we feel justified in agreeing to a purely artificial hypothesis that he does know. The first step, therefore, towards law enforcement ought to be, and is in this department, the notification to the owner of the property affected as to the points on which he is delinquent.

At the outset this work divides itself into two classes of notices, one furnished by the New-Building Bureau and the other by the Old-Building Bureau. The New-Building Bureau notifies owners of proposed buildings as to the points at which their plans vary from the requirements of the law and from the rules and regulations of the Tenement House Department. During the process of its erection every new building intended for tenement purposes is kept under constant supervision, and every substantial deviation from plans filed is made the basis of a violation. Wherever such violation is of a grave character the owner and builder are notified that if the fault is not remedied promptly the department will revoke the permit, thus compelling a cessation of the work on the whole building. In passing it may be stated that the number of such orders, while considerable in the past, is now very small because the builders have been trained to a better understanding of the law and a knowledge that the department will not be trifled with in such matters. In a sense, therefore, the New-Building Bureau is an adviser to owners and builders rather than an agent of repression. Of course, if the owner or builder will not be guided, then the repression follows, but ninty per cent of our work today is advisory and instructive rather than repressive.

The Old-Building Bureau, on the other hand, warns the owners as to violations of law in buildings already constructed. Information as to these violations comes to us in two ways: One, through the regular cycle inspections made by inspectors of the department four times a year of all of the cheaper grades of tenements in the city, and the other, from complaints received. Complaints reach us by letter, by personal visits and by telephone. We do not insist upon complaints being signed. An investigation of the complaints forwarded to us indicates that while from ten to fifteen per cent of them are withont adequate foundation, the result of spite or malice, eighty-five per cent relate to matters concerning which interference either by the Tenement House Department or by some other department of the city government is entirely justified.

When the complaint has been received from our inspector or from an unofficial complainant, and when the cause of com-

plaint has been verified, a notice is sent to the owner informing him of the fact that the illegal condition exists, and that if he will remove same within ten days of the receipt of the notice, no violation will be filed against the property. The basis of this procedure, as distinguished from the summary filing of a violation when it is reported to exist, is that the owner who is charged with such offense may have an opportunity to protest if he believes the complaint not justifiable, and that he may have the opportunity to remove it without having the matter take the form of a definite violation.

If no action by the owner follows the sending of such a notice after a reasonable time, his attention is again called to the situation existing before the matter is forwarded to the office of the corporation counsel for legal action. After the case reaches the corporation counsel the usual "lawyer's letter" is sent by the corporation counsel informing the delinquent that if he does not comply with the orders of the department promptly, legal proceedings will be taken.

The legal proceedings provided in the law are of several kinds. When conditions exist which do not seriously or immediately threaten the safety of the residents of the building, recourse is had to police-court proceedings, as in the case of any ordinary misdemeanor, with a purpose of having the delinquent fined. This method is found to be effective in a very large number of minor cases. It has been the practise of the department where a disposition to comply is shown, not to insist upon the exaction of a penalty. I was inclined at the first of the year (and am still) to consider that whatever value this policy might have had in the past, because of the unfamiliarity of owners with the law, leniency was a mistake, because owners have found it possible to postpone action sometimes for years and at the end obey the orders of the department without any more cost to themselves than if they had complied promptly in the beginning. The corporation counsel has therefore been directed that in future he shall not agree to the remission of any penalty in cases which have been sent to him for prosecution. Of course if in the trial of the case it appears that for any reason an injustice would be done by the

exaction of the penalty, the commissioner exercises his authority to accept the remission.

In cases where structural alterations are called for, which do not immediately or seriously menace the health of the occupants of the building, we have the right to proceed in the civil courts for the collection of the penalty of $250 and $10 per diem for the period during which the violation shall be shown to exist. The law gives the judges very little discretion in these matters. If the proof of the existence of the violation is complete, they have no alternative but to impose the fine provided in the law. Of course such cases are frequently appealed from the lower to higher courts and in this way actual enforcement is delayed, but the number of contests grows steadily less.

In serious cases the most effective weapon of the department is the vacation proceeding. Wherever a condition exists which justifies such action by the inspector in charge of the case, he certifies in an affidavit that he believes that condition to constitute a menace to life and health. We may then order the premises vacated. It is a remedy to which we resort only in cases of extremity. It is a sword which cuts both ways, because while it inflicts upon delinquent owners the loss of rental, it is very often a serious hardship to the innocent tenants who are compelled to move with what is often short notice. We find it, however, necessary in some instances to exercise this power, and there are a number of houses in the city to-day vacant because of the refusal of the department to allow them to be occupied and the refusal of the owners to make the necessary repairs.

A power which is in theory conferred upon the department but one which has not been exercised for lack of proper financial arrangements, is that of abating nuisances wherever they may exist and charging the property with the cost of such abatement. The language of the charter by which this power is conferred is broad enough to enable us to carry out any order issued by the department, but the cost of such work has not been in the past a superior lien and in the absence of this provision this exercise has been regarded as unwise. There is a bill now before the legislature which would make expense in-

curred for this purpose a lien superior to others except for taxes and assessments. If this measure passes it will greatly strengthen the power of the department for future work.

I may summarize the situation, however, by saying that in the final analysis the most effective work for law enforcement has been through constant urging by the department and the explanation to owners and others of the necessity for the proposed changes rather than through the actual operation of the law. This is not to say that our expostulations would have been successful had not the power of the law existed which would compel compliance, but that the great mass of improvements has been made without putting the matter to legal test. Had any concerted opposition been made all the work of improvement might have been long postponed.

My experience since coming into the department has been that public interest, which was divided in the beginning, is now substantially unanimous as to the desirability of the law and as to the substantial benefits which it has conferred upon the city of New York.

THE TENANT'S RESPONSIBILITY

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WHOEVER first said, "To reform the tenant one must begin with the landlord," made a statement so true that it seems almost a truism.

I am not attempting in the brief time allotted to me to discuss any but the more helpless class of tenants, those with incomes so small as to allow them no choice of living in the suburbs and coming in to work or of moving to quiet residence parts of the city away from the tenement sections of New York and the tenement and alley districts of such cities as Philadelphia and Washington. There are many serious problems for the families of small means as well as for the poor, but these I shall not attempt to take up now.

The landlord's influence, felt through the medium of the house itself and the agent and housekeeper, is one of the first, strongest and most permanent of those brought to bear upon the recently arrived immigrant or the country dweller newly migrated to town.

It is natural that the tenant should form his ideas and ideals partly from what he sees about him. If he comes into the congested section of the city and moves into a badly conducted house he may think that overcrowding and dirt and dark rooms and bad ventilation are an inevitable part of American city life.

He usually responds to such surroundings in one of three ways. Through ignorance, or light-heartedness, or hopeless degradation, he may accept them with cheerfulness or indifference. Or he may accept them because he cannot rise above them and must endure them, but with deep resentment, expressing itself in antagonism to the landlord and his interests. Or, if he has the character and ability and favoring circumstances, he may make himself a new environment. It is the tenants be-

longing to the first two classes who form a part of the vicious circle of negligent landlord and negligent tenant, acting and reacting upon each other.

Here is the case of one very bad tenement house on the East Side. The owner allowed the roof to leak and the building to become so dilapidated in appearance as to wound the self-respect of any occupant. There was no proper provision for the care of the halls, yards and other parts of the building used in common by all the families. The shutters were dropping to pieces, the rain pipes were broken, the fire-escapes were rusted. The walls of the areas were falling down. The balusters of the stairs were broken. The dirty wall paper was falling off the walls of the halls. The earthenware house drain in the cellar, supposed to carry off the waste from the building to the street sewer, was broken and leaking and in consequence the cellar was flooded and very offensive.

Some of the tenants seemingly did not know of anything better and merely lived, apparently contentedly, on a level with their surroundings, which except for the dark, ill-ventilated rooms and halls and the excessive density of population, were probably not much worse than what they had been previously accustomed to, though certainly not of a character to influence them to improve. Other families in the house resented being obliged to live under such conditions. They said the owner didn't care what became of them just so he got the money. They felt it hopeless to try to have a decent and attractive home and became as indifferent as the others. They threw garbage out into the court and yard. They carelessly spilled slops about the sinks, which were in the dark halls and used by four families each. They dragged pieces of wood and boxes for fuel through the halls, breaking the plaster and defacing the walls. They made no attempt to keep the children from whittling and scrawling with crayon and chalk over doors, the walls of the halls and courts, woodsheds and any other available surfaces. The amount of preventable wear and tear, breakage and general damage was enormous.

The landlord, of course, was angry in return and said, "What is the use of doing anything for such people? They would de-

stroy anything." This was a bad house, but I think any one familiar with the tenement districts of the city can readily parallel it from instances seen.

It is interesting to compare with this the story of Miss Collins' houses on Water street, originally of much the same character. Miss Collins, as many of those present already know, took houses of very bad reputation, in a filthy and dilapidated condition. She not merely kept in them the same class of tenants, that is, peddlers, longshoremen and rag-pickers, but actually retained in them nearly all the same families who had been living in the houses before she bought them. She had the buildings renovated throughout. She had the backyards enlarged and the halls lighted. The Tenement House Commission's report on her work says, in speaking of the windows cut to light the halls: "The effect of these windows affords one of the most interesting and instructive lessons to be found in the whole history of tenement-house improvement. Previous to this alteration, the adjacent halls and entries had been intolerably filthy. Sweepings and rubbish had been heaped in the corners under cover of the prevailing darkness, until the place was well-nigh impassable to one whose nostrils were not hardened. The change wrought by the flood of light from the new windows was sudden and surprising. The tenants were shamed by the sights revealed, and without waiting to be asked, hurriedly cleaned the halls and entries.

Miss Collins kept the houses for twenty-two years—abundant time for the enterprise to be thoroughly tested in every way. Without raising the rents during this period the houses brought in an income of 5½ %, not including the increase in the value of the land. Miss Collins expressed herself as thoroughly pleased with the results of her experiment. A complete transformation in the condition of the tenants and in their attitude toward the house was brought about. It is stated that arrests decreased in number, vacant apartments filled up, children withdrew from the streets to the yard, where they found a better playground, the collection of rents became easier, fighting, which had been the rule, became the rare exception.

The tenants took pride in helping to keep the yards and

buildings in good condition. The story is told that on one election night, when a band of revelers started to tear up the cellar doors for a bonfire, an Irish woman, living in one of the tenements, stood on the doors and defied them to touch the house. In nearby places the tenants themselves tore the shutters from the houses in which they lived in order to add to the blaze.

Miss Collins' twenty-two years of successful work with old houses in a bad neighborhood with a rough, uneducated and very poor class of tenants, is one of the best demonstrations that could be asked of the fallacy of the contention of some landlords that it is of no use for the owner to try to do anything for tenants of this type. For the landlord to show responsibility is the best way to rouse the tenant to a sense of responsibility, Miss Collins thought, and for the landlord to do his duty is the best way to stimulate the tenant to do his. And "absent treatment" does not work in the real-estate business any more than in any other. Either the landlord or his representive must know the houses and know the tenants and take an interest in more than the mere collection of the rents.

There are many examples that could be cited to show the effect of the work of the landlord or his responsible representative, the agent or manager, or whoever else may be in charge. I had the privilege, during a year spent in Philadelphia, of seeing improvements brought about by the Octavia Hill Association there in the houses under its control, and this organization has stood the test of as many years as those in which Miss Collins' work was conducted, and also has had to deal with houses originally in bad condition and occupied by very poor tenants. The organization represented by the speaker who is to follow me has to deal almost entirely with a very different and much better class of tenants, I imagine, but certainly some of its houses, which I have had the opportunity to visit, might serve as models of cleanliness.

Not only the landlord and agent, but the much-abused janitor, can do a great deal to hold tenants to their responsibility. We are accustomed to comic stories about the autocratic ways of the New York janitor, his doling out steam heat according to his own sweet will, and his lordly disregard of any humble re-

monstrance on the part of the tenants. But a good janitor can be one of the best influences possible in a house. I have discussed the janitor problem with successful managers of tenement houses in New York city, who have had years of experience, and had them tell me unanimously that they have found that getting a good janitor was half the battle. Miss Collins ascribed the success of her enterprise in large part to the capable head janitor she had for many years, who acted as a resident superintendent.

But if the janitor is to be of assistance in dealing with the occupants of a large tenement building he must not be selected primarily because of his cheapness, nor be made to live in the worst rooms in the house, nor be paid merely by being allowed a small reduction in his rent. In the first place it is rarely possible to get a good janitor for a large building unless he is properly paid and properly accommodated; and in the second place, if he lives in cramped quarters in a dark basement and is known to receive next to nothing for his work, the tenants are likely to have little respect for him and to pay but scant heed to any attempts on his part to check noise and disorder and enforce regard for the cleanliness and repair of the property. If the janitor is to be a real force, he must be a person to whom the tenants will look up, not down.

The landlord and his agent or manager, if he has one, and the janitor strongly influence the tenant, but it must not be forgotten that the tenants also have a marked influence upon one another. If clean tenants move into a house with dirty tenants, they sometimes very quickly acquire as bad habits as the others. There is no public opinion against them, the influence of example is strong, and moreover, if the others spill slops and throw trash about, their individual guilt is not easily detected as it would be in an otherwise clean house. Fortunately, the rule works both ways. I was interested to hear from an excellent model-tenement manager that she had had cases of tenants with a previous bad record for dirt, renting rooms in her clean, well-conducted houses among clean tenants and coming up to the standard at once. I do feel, however, very strongly, that if families show themselves incorrigibly dirty,

in justice to the decent tenants, the landlord should not allow them to remain.

There are many influences constantly at work with the tenement-house families to awaken their desire for good surroundings and their sense of responsibility. The public schools, the school visitors, district nurses, settlement workers, physicians, sanitary inspectors and many others all play their part.

We may well stop to consider what the tenant's responsibility is, what it is that he can and should do to make or keep his surroundings what they ought to be. Perhaps first come matters of cleanliness. I myself have seen a settlement house in which the upper hall was renovated some months ago and was reported then not to have been painted or papered previously for sixteen years, yet it was not apparently much soiled. On the other hand, I have seen rooms smoked, fly-specked and filthy inside of six months owing to the carelessness of the tenants. Rubbish in front areas may be thrown in by passers-by, but if rubbish accumulates in yards, rear areas or courts, while it may sometimes be thrown there by workmen making repairs, or from adjoining premises, still it is the tenants of the building itself who are responsible in most cases. The same is true of the halls. I have known instances where the front doors were not locked and where boys came in from the streets and marked up the walls and where vagrants sometimes took refuge in the passageway and left fragments of meals and other rubbish about, but usually the tenants cause the uncleanliness here, and certainly they do in the case of their own rooms, except in the comparatively rare instances where they have a heritage of dirty walls and ceilings left them by previous tenants and a negligent landlord, or where a smoky chimney may blacken rooms through no fault of the occupants.

In matters of cleanliness and also in matters of repair a certain amount of deterioration is normal and unavoidable. Renovation and repairs will always be needed in the best conducted houses. But this amount can be immensely increased through carelessness. Tenants can let children break windows and break plaster and scribble on walls and tear wall paper, and adults may chop wood on cellar floors and break the boards or

concrete and throw unsuitable kinds of refuse into plumbing receptacles with resulting stoppage of the pipes, and boys may go into vacant apartments and cut out lead pipes, and in holiday times may carry off fences, cellar doors and shutters to make bonfires. There is no limit to the ways in which tenants and outsiders coming in can wreck a house if they themselves are wholly indifferent and no restraint is placed upon them.

Overcrowding of individual rooms, that much-discussed problem of New York tenement houses, largely the result of high rents, poverty, lack of adequate rapid transit facilities, long hours of work, location of factories in the congested districts, and necessity for living near the place of employment, is nevertheless continued in some cases after the tenants are able to live under better conditions,—partly from ignorance and indifference, partly from undue parsimony, partly from unwillingness to leave a neighborhood in which they have family or social connections and racial, political and religious ties.

Even light and ventilation, which are partly matters of the construction of the building, are still partly under the control of the tenant, too. I have known two men renting five rooms, four light and one dark, to choose the dark room as a bedroom, and use one of the light rooms for a store-room. One of the men was sick and afraid of a draft. I have known a family having a bedroom with windows to a large yard to nail up the windows for the winter. This family was very poor and had thin clothing and bedding and little money to spend for fuel. But these are illustrations of ways in which the tenant himself may produce the unhealthful conditions from which he suffers.

As to protection against loss, personal injury or death from fire, a very serious responsibility rests upon both landlord and tenant. Casualties may be the result of the landlord's lack of provision of fire protection and fire escapes, or of the tenant's negligence. In the Attorney street fire of 1904 in which fourteen lives were lost, the trapping of the helpless tenants in the flames and smoke was on account of a missing fire-escape balcony. But in the Allen street fire of 1905 in which seventeen people were killed, the cutting off of escape was due to the locking of the door giving exit to the roof and the piling of

wood on a fire-escape balcony, completely filling it up, both evidently the acts of people living in the houses. It must be remembered, too, that in the great majority of cases the fire originally starts through the carelessness of tenants, unless it is one of the incendiary fires which have been shockingly frequent in New York in recent years, but, of course, form no large percentage of the total number. The cases in which the landlord is directly or indirectly responsible for the origin of the fire through permitting improperly constructed fire walls or other apparatus provided by him, or allowing chimneys to become foul, or for any other reason, are comparatively rare. But among the common causes of tenement fires, on the other hand, are careless use of matches, upsetting kerosene lamps, carelessness with candles, placing clothing and furniture too near stoves, and so on through a long list of acts of the tenants themselves.

I was reading only a short time ago an interesting article comparing the per-capita property loss from fire in an English and an American city, and laying the blame for the excess of the latter over the former largely upon the careless habits of the Americans. This is a point on which it is difficult to obtain extended exact statistics, but I have no doubt that the opinion of the writer was at least partly correct, though there are many other factors, such as the differences in types of construction, on which all authorities lay emphasis. The comparison, however, was made not between New York city and London, where the great height of the New York buildings would have to be taken into consideration, but between a small American city and a small English city.

The wide questions of social and moral conditions among tenants and of the bearing of labor conditions, the economic factor and the transit situation upon the tenants' mode of living I cannot touch upon in this short talk. I have merely tried to point out the connection between the responsibility of the landlord and the responsibility of the tenant, and to call attention to obvious matters for which the tenant is responsible, and in which he should be held to his responsibility.

I believe firmly that what the majority of tenants need is a chance, that put in a clean, well-constructed, well-managed

house, they will appreciate their surroundings and make some effort to live up to them. I am not saying that tenants are a faultless class of beings, ready to grow wings, but I do believe that even the poorest in our most congested districts in many cases will respond to efforts to improve their environment, and I think that all credit is due to those who keep clean, attractive houses under seemingly impossible circumstances. I have never forgotten an Italian house I saw in a narrow, dark Philadelphia alley—one of a row of seven buildings which had only one hydrant for the seven—and where the water supply was cut off for a period of over three months so that all the families were obliged to draw water in the yard of a neighboring house, sometimes on wash-days forming in line for the purpose. This was in a crowded, smoky, dusty block in the tenement section of the city. Yet I remember that one of the families had clean scrubbed floors, fresh white curtains and neat white bedspreads and pillowshams. A family that could keep such a home as that in such surroundings could pretty nearly make a heaven out of a pigsty.

It is something of which New York has no reason to be proud that often the first thing a newcomer learns on arriving here is that he must put up with overcrowding, in some cases even to the extent of three to six thousand persons to the single block; and that he must put up with dark, unwholesome, interior rooms to which no ray of direct sunlight can possibly enter. From these "errors of our past crystallized into brick and mortar" the tenant of to-day must suffer.

Let us urge the responsibility of the tenant, but not only that—the responsibility of the landlord and the responsibility of the city as a whole for having permitted the unbearable conditions which have grown up in our crowded districts.

THE BEST TYPES OF SMALL HOUSES[1]

MISS HELEN L. PARRISH

Octavia Hill Association, Philadelphia

PHILADELPHIA'S experience shows that it is a practical and profitable business proposition to house the vast majority of her 1,549,000 inhabitants in one-family dwellings. She has 185,000 two-story houses, and 8,034 of these were built in 1910. The usual type of these houses is a six-room dwelling so arranged that there are no rooms without direct access by windows to the outside air. In the newer operations this house is a model of convenience and comfort. It has bath-room, furnace, kitchen sink, range and stationary wash tubs, often in a small extension from the kitchen, besides a porch and yard. Such houses can be bought for from $2,000 to $2,500 and can be rented for from $15 to $20 per month.

Is the price of land so much higher in New Jersey and in some sections of Greater New York that tenements are the only profitable method of housing the working classes? May not Philadelphia's experience suggest better plans?

In this housing awakening throughout the country, the primary methods needed to promote the small house are stronger tenement-house laws—laws that shall set so high a standard for these houses that architects and builders shall turn their ingenuity to devising some more profitable and better method of housing the poor.

Also each community should rouse to its serious responsibility towards all its houses, old and new, and should establish regular inspection and supervision so as to create standards of health and sanitation.

[1] For a detailed description of the small Philadelphia house and the methods by which it is financed see the pamphlet "*One Million People in Small Houses*," by Miss Parrish, published by the National Housing Association.

GARBAGE AND RUBBISH

LUTHER E. LOVEJOY

Secretary, Housing Commission, Detroit

THE accumulation of garbage and rubbish is one of the penalties human society inevitably pays for the luxury of civilization. The immeasurable privilege human beings enjoy of living together in society carries with it the certainty of the inconvenience and sometimes peril involved in the presence of large aggregations of waste matter, animal, vegetable and mineral.

The distinction between garbage and rubbish and the various unsavory and unattractive substances connoted by these familiar terms, requires no more than the barest mention before such a company as this. Garbage may be roughly defined as waste matter, animal or vegetable, left over from the process of collecting and preparing food for human consumption, and of a nature so rapidly perishable as to involve offense or peril to human life. Rubbish may be taken to include waste matter of a less perishable sort, not particularly harmful in its nature, yet such as has served its primary purpose of contributing to human welfare and has now become useless, cumbersome and offensive. The vast proportion of such picturesque accumulations of terrestrial substance as are usually found adorning the back fences and alleys of our handsome city residences in the blooming month of May may be included in the word "rubbish."

In view of the rapidity and ceaselessness with which these accumulations of rubbish and garbage grow, it is evident that among the most important, if not the most exalted, of civic functions is the institution of some effective method by which they may be safely, speedily, frequently, and completely removed from the neighborhood of human habitations. This is important from two considerations. The first is aesthetic.

(1) They are offensive to human sensibilities. Nose and eye unite in perpetual protest against their presence. The house

through whose open doors and windows their heavy perfume is wafted is an undesirable residence. The yard or street or alley fanned by their zephyrs is shunned by all refined natures, except such altruistic souls as may be engaged in housing investigation. They are unsightly beyond almost any other form of offensive matter and their visible presence robs the fairest prospect of beauty and defaces the most elegant abode. That the constant presence of garbage and rubbish in the immediate vicinity of our abodes, and unceasingly laid before the eyes of our neighbors, our children and ourselves, reacts unfavorably upon the moral life and standards of our homes and neighborhood we need not now take time to discuss, for I believe it will be questioned by no one present.

(2) The second and perhaps the most urgent reason for the swift and effectual removal of these substances is, that they are inimical to health. Decomposing organic matter becomes the culture-bed for various forms of disease unfriendly to the physical welfare of men. Garbage is the "happy hunting ground" for that interesting little creature we call the housefly. But more than a hunting ground—it is the family home; it is there the species is reproduced. I have no scientific knowledge of the fly and cannot speak by the book, but I think I have it on excellent hearsay evidence, that between spring and fall two industrious houseflies can become the proud progenitors of at least nineteen quintillions (19,000,000,000,000,000,000) of lusty maggots. Your reeking garbage pails then or your costly cement receptacles, left half open for five or ten days, to fry and stew and seethe and swelter in an August sun, mean nothing less than the production in your city and neighborhood of countless myriads of wriggling, struggling, developing worms, whose natural duty it is to grow up speedily to fly-maturity, to squeeze their way through your imperfectly screened windows, and introduce poison and death into your home. Think for a moment of the diabolical mission of the fly. His little body, legs and wings, clogged with refuse from the garbage pail and poison from the dirty drain, his ample digestive tract stuffed with a million typhoid germs from the privy vault of the low-down family on the street back of you, pushes his way into

your exclusive home, decorates your spotless window-pane with a pigment more deadly than arsenic, saunters across your table, nibbles the edge off your shortcake, samples your jam, bathes in your glass of milk, buzzes about your sleeping baby, lights upon his rosy lips, and then flies away to poison other neighbors, leaving you, perchance, to weep, in weeks to come, over an irreparable and irreconcilable loss, of whose origin you have not the slightest suspicion. Fleas, too, and gnats and mosquitoes, have likewise their deadly functions, all more or less intimately connected with and encouraged by the presence of garbage, filth and rubbish. The reputation of the rat, as a disseminator of plagues destructive to human life, is well established and needs no emphasis. What we most need to remember in this connection is that the rat greatly appreciates the high living he secures from the rich accumulations of nourishing garbage gathering and standing in our neglected cans, or scattered about the yards and alleys. Numerous well-meant proposals for eliminating the rat have been made, but he will hardly consent to be dispossessed of his present abode while his larder is so well supplied.

Having now come into possession of this vast heap of refuse, it becomes necessary to devise some means of getting it safely off our hands. To accomplish this the modern householder and the modern city usually join forces, the former taking the responsibility of properly depositing it in a place convenient for removal, the latter engaging to effect its decent and unobtrusive collection and disposal. Methods for the disposition of household waste are as numerous and varied as are the cities by which it is produced. As to this a few suggestions only need be made. In many cities the waste is separated into three classes—garbage, ashes and domestic rubbish—deposited in separate receptacles and gathered by different wagons, or at least kept separate. In Detroit, for example, the contract with the Garbage Reducing Company demands that only pure and unadulterated garbage be deposited in garbage cans, 10% of any foreign substance justifying the collectors in refusal to remove. All other refuse—ashes, cans, bottles, papers, *etc.*, may be deposited together in the alley, within 3 feet of the lot line

whence the department of public works undertakes to remove it. It was the original plan of the present commissioner of public works to have ashes kept separate from other rubbish, that such salvage as possible might be made from paper, cans, bottles, *etc.*, but it has been impossible for him to carry out this plan. In Minneapolis the classification is slightly different, the regulation calling for complete drainage of garbage. To avoid pollution of the can, and freezing in winter, it is recommended that garbage be rolled up in waste paper, in small parcels, and placed in the cans, which are to be emptied twice a week. All combustible refuse, such as waste paper, sweepings, cast off shoes and clothing, would seem to be included with garbage, while non-combustible refuse would go with the ashes to the city dump.

In method and frequency of collection there seems to be great diversity. Philadelphia regulations, for example, according to my information, call for daily collection of garbage. Cincinnati varies all the way from daily collections in the business section of the city to once in two weeks in the outlying portions. As to disposition of garbage by the householder the most primitive plan, perhaps, after the savage one of moving away and leaving it, is burial. This is troublesome all the time, impossible in winter, impracticable on small lots, and probably of doubtful sanitary value. Burning is frequently recommended. This method has a large element of sanitary safety, but is destructive of stove or furnace, and on foggy mornings, bad for the neighbors. The next step is the deposit of garbage in old boxes, pails, tubs and washboilers, and of rubbish in boxes and barrels, all to be sorted over and nosed about by hungry dogs, cats and rats, mischievous boys, and thrifty ragpickers, while waiting for the infrequent and irregular visit of the city collector. The only safe, cleanly, inoffensive and sanitary way yet devised seems to be that of the use of watertight, covered, locking or clamping metallic cans, one for each household, kept safe from trespass and emptied with absolute regularity and if possible daily. The method of final disposition by the city hardly comes within our province as housing workers, unless the primitive one of feeding to cattle, hogs and chickens,

be considered. The shortcomings and perils of this method as a main dependence for garbage disposal must be apparent to every one of us. Reduction and incineration are two methods most practised by modern municipalities, and each has its advantages and its advocates. But neither this nor the ultimate fate of rubbish need concern us.

That accumulations of garbage and rubbish are inevitable, unwelcome and perilous, and must be removed, may be regarded as settled. How to get them removed safely, speedily, regularly, economically, is the crux of the problem. How to shade smoothly the domestic function off into the civic, how to avoid waste of energy, useless experimentation, friction between householder and public official, makes up the question. Every American city has struggled with this problem, most are still struggling, few have satisfactorily solved it. So far as my brief observation goes, the disposal of waste is still largely a failure. And why? I believe this failure is due to two main causes:

1. Lack of a well considered, obviously wise, workable system, a system sufficiently elastic to be applicable as the city grows, to be equally adaptable to the boulevards and the alleys, to be sufficiently economical to come within the reach of all classes of citizens, while not unduly taxing the resources of the city, to be so adjusted as to place the burden of expense where it fairly belongs, not, on the one hand, overburdening the householder, nor, on the other, the municipality, a system which shall be uniform, regular, stable, effective, cleanly, decent, sanitary, and sufficiently independent to be free from the mutations of changing city administrations or the taint of ward or party politics. I have no such complete system in mind to recommend, but I am persuaded that the brains and energy embodied in the great cities of our land are well able to furnish for us such a system for every city.

2. The second great cause for failure, I believe, lies in the almost absolute lack of coöperation—coöperation between the householder and the city departments, coöperation between the departments themselves. This coöperation opens the road to essential and ultimate success.

Let us begin with the department of public works—suppos-

ing this to be the department charged with the disposal of waste. What forms of coöperation with householders can it adopt, must it adopt, to encourage a universal and cheerful response to its needful regulations? First, a system of regular, frequent and thorough collection. Unless it be regular, householders cannot easily, and will not patiently, adapt themselves to it; unless frequent, they will grumble at the cost of extra receptacles, or find themselves overrun with refuse; unless thorough, they will very soon grow indifferent and slovenly or will lose respect for the department as lacking in either seriousness or efficiency. Second, a spirit of accommodation and kindliness, a readiness on the part of officers and clerks, as well as of collectors, to give needed information, explanation and assistance. Third, thorough introduction to the entire city of a well-published plan, outlining the duties and privileges of householders, the method and time of collection and any law covering the subject. The publication of such a plan is not sufficiently made by one insertion, along with other council proceedings, in the official daily. Such announcement should be briefly, orderly, attractively, prepared and distributed, and redistributed at least yearly, to every householder in the city. I asked the very faithful, efficient and diligent commissioner of public works in a certain western city, where garbage and rubbish regulations were poorly carried out and alleys were a source of annoyance to the entire public, if he had fully informed the householders as to what the department expected of them, He assured me most solemnly that he had, and, in proof thereof, showed me a notice which he said had been distributed right at the beginning in every house in the city. I looked at it, and was amazed no longer. It was a little narrow slip of thin paper, printed in microscopic type, setting forth, in the stilted and formal phraseology of the law, the city ordinance covering the householder's duties, and the penalty for violation. It was, of course, as plain as day to him, but to the untaught foreigner an enigma and to the average American a formal legal notice which was simply intended to be disregarded and destroyed. Why not a large, stiff card, with a hole to hang it up by and type that human eyes can read, with a little display here and there at important

points, and a big red border, and brief, catchy lines that strike the eye and stick in the memory, and simple English, and a little friendly exhortation? And why not arrange to have these cards supplied at once, and kindly explained, to all new comers? It took us six months in a city where we recently lived, to find out what our duties as householders were with respect to household waste. And then we had to go to the city hall and ask for the information. Of course we could have asked about it sooner, but human nature doesn't usually act that way, and we are all human.

The householder, too, can contribute his part to this work of coöperation. He can seek to learn his duty as a cleanly citizen. He can display a spirit of obedience to law. He can treat with common politeness the requirements of those who perform the pleasant function of removing his refuse. He can take an interest in the welfare of his city as a political entity. He can cultivate such altruism as will embrace the poorest of his fellow-citizens. And he can charge himself with sufficient energy and gumption at least to make a heroic attempt to keep himself and his environs clean.

The police department can perform a much neglected part in this work of coöperation. Why should the activities of the police in behalf of clean yards and alleys be confined to the work of the sanitary squad? Why may not the roundsman on his beat give an eye to conditions of cleanliness, and kindly but firmly instruct his little public, and enforce his city's laws? This, I am told, is a part of the program in European cities, and our immigrants expect it and look with amazement and then disgust at our impotence and stupidity in the enforcement of law.

Not the least important is the coöperation our city councils can render in a steady and manly and adequate support of the city's departments and their officers. How often is an efficient commissioner or health officer handicapped by the puerile and needless changing and shifting about on the part of the city council from one method and expedient to another! The energetic public works commissioner in a city well known to me was recently robbed of all courage and incentive to work for a clean city by the council taking from him all such prerogatives

as could offer him any promise of success. A health officer, to whose wise words you have gladly listened more than once at this conference, recently laid before his city in the public press, in strong and stirring words, backed by irresistible facts and figures, the crying need of his department for a little more money and a few more men, that the city's health might be conserved, its homes safeguarded and the lives of its children preserved. And do you suppose his request was granted? You know before I tell you that, judging by all analogy, he got only a crumb where hunger demanded a square meal. Our city's executive officers are of course but human, and liable to error and subject to temptation, but being human, they long for true success, and if we could only learn to study their problems and encourage their endeavors, and help them a little when they get tired, I believe we could make them better officers and better men, and our city a better city. More than new laws, badly as they are needed, more than the commission form of government which looks promising to me, more than any new-fangled methods of dealing with old troubles, we need genuine, manly, frank, unselfish and charitable coöperation on the part of all citizens, public and private.

HOUSING CONDITIONS IN SMALL TOWNS

ELMER S. FORBES

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THE country is at last awake to the presence of a housing problem in the cities. For fifty years and more philanthropists have been trying nobly to stem the tide of disease, insanity, crime, involuntary idleness, poverty and the whole miserable brood of social ills, but the work has grown faster than it can be handled. This method of approach has been largely a failure, and social students and workers finally have come to see that they must deal with these evils at the point of their origin if they are ever to be conquered and banished from society. Three years ago at the meeting of the National Conference of Charities in Richmond Miss Fulmer, Superintendant of the Chicago Visiting Nurse Association, declared that two-thirds of the deserting fathers, one-third of the shiftless mothers and two-thirds of the sick and delinquent children came from the congested districts of the cities; and it may be added that a very large proportion, perhaps two-thirds, of the current vice, crime, degeneracy and poverty come from the same locality. The dwellings of the people are a strategic position. If they are clean, light, well ventilated, with plenty of space around them, neither overcrowded on the land without nor by human beings within, you will have a well-ordered, law-abiding, self-respecting, progressive community. If, on the other hand, dwellings are dark, dirty, ill-smelling, unsanitary, dilapidated, and overcrowded, you will have precisely the situation which obtains in every city of any size from Bangor to San Francisco.

I have said that the country is awake to the housing problem of the city, but the country is not yet awake to the fact that similar conditions are developing in hundreds and probably thousands of the smaller towns, and by towns and villages I mean places ranging from 500 to 25,000 in population. They

are most noticeable in places which are near the cities or in which there is some considerable manufacturing interest, but you will find them everywhere. They are not so evident in the average town, but here and there on the outskirts of the village or on back streets and alleys and even in the open country there can be seen old houses or shacks which exhibit all the characteristics of the worst city slum, as unsanitary and filthy and overcrowded as any building in the North End of Boston or on the East Side of New York.

As a rule, towns and villages do not have slum districts; they have slum spots, the possible nuclei of larger areas, which under favorable circumstances will develop rapidly. These slum spots are of three sorts. First, there is the dilapidated shack or hovel, very often outside the town altogether, where people are living in defiance of every law of health and decency. I can think of half a dozen such moral pest houses in as many towns, in which no farmer who cares anything for his reputation would dream of stabling his cattle. It is utterly impossible to make these places fit for habitation, and nothing but fire can cleanse them of their filth. Drastic treatment is needed for both the buildings and their occupants, who are frequently as disreputable as the dwellings. Next, in country manufacturing towns there are typical tenement houses and lodging houses, dingy barracks where the open front door discloses a dark and forbidding hall, and where further investigation reveals all the com mon features of tenement-house life, plus a battery of yard privies stewing and festering under the summer sun and threatening the health of the entire community. There is no excuse for the tenement house in the country, there is no excuse for this way of living, and where land is as cheap as it is in some parts of most towns and villages every family ought to have a house and seven or eight thousand feet of land to itself. A third form of dwelling-house construction which deteriorates very rapidly and soon falls into the slum class is the three-family flat or "three-decker." It is enormously popular with speculative builders in both city and country. The Dorchester district of Boston has become a city of three-deckers, and it is a type which is appearing in the smaller places near the cities.

These flats are cheap and flimsy; sometimes they are furnished with but one stairway and are dangerous fire-traps. Frequently they are built close to the front line of the lot, often only 6 or 7 feet apart and nearly as close together in the rear. Some of the rooms in the lower stories may never receive sunlight nor, indeed, any direct light; the yards are damp and dark and littered with ashes and garbage. They soon fall into the class of slum dwellings; and their occupants become a source of expense to the community, entailing larger appropriations for schools, police, fire protection and all the other usual departments, while they contribute nothing to the town treasury but an occasional poll tax. There is a better class of this type of building which stands in a more spacious lot, costs more and is free from some of the worst features of the cheaper flats, but even so it is scarcely less objectionable. In a recent address at the City Club in Boston, President Eliot, commenting on the fact that these houses are being built in large numbers in Cambridge, where he lives, remarked that they house a class of nomads, families that are here to-day and gone to-morrow, that have no stable footing in the town and no interest in its affairs. A nomad race never has developed a high civilization, and he had some apprehension for the effect which a nomad class would have upon ours. Apart from the occupants of the three-decker the building itself has a depressing effect on property values, and wherever it appears it sends down the price of real estate.

The housing problem of the small town, then, is the dilapidated shack, the ordinary overcrowded and unsanitary tenement house, and the three-decker flat. The situation is full of danger, especially in towns which are near the city; it may become acute at any moment. At the same time it can be handled much more easily than can the conditions in the older cities. Slum germs in towns and villages can be destroyed and the future development of slum spots and districts can be prevented.

1. To accomplish this, first and foremost there must be a general campaign of education. Just as the public is being educated on the subject of tuberculosis so it must be educated on the subject of housing. Of the two, housing is the more important, for tuberculosis is a disease of bad housing. Let in

the sunlight and fresh air and you banish consumption. What does it profit the public to spend millions of dollars on hospitals and sanitariums if patients when cured are going back to the dens where they contracted it? By all means teach the public how to avoid tuberculosis, but above all teach the public so to live that it may crush it out and destroy it. The same methods may well be followed that the anti-tuberculosis societies are pursuing. Short and pithy circulars should be prepared which can be distributed broadcast, each one of which should drive home some pointed facts. An effort should be made to get the subject before as many groups of people as possible in the towns and villages—women's clubs, church clubs, lodges, trade unions, debating societies and any other available gatherings. The stereopticon is very useful and should be used wherever possible, because what is seen makes a much stronger impression than what is heard. The suggestion has been made that moving picture films on this subject might be used with great effect. Traveling exhibitions should be prepared showing housing conditions in towns and cities, pointing out the effects in terms of disease, death, crime, delinquency and poverty, and also showing examples of towns which have met these evils and overcome them, or which have taken steps to escape them altogether. The exhibition may well be left in the town library for ten days after an address has been made before a local organization, and together with well written circulars will do much to sustain public interest.

2. An effort should be made to get the towns to adopt a simple tenement-house law as a part of the town by-laws. Such a law should aim to improve the public health and to protect life against danger from fire. Towns do not require and ought never to be cursed with tenement houses. If there is any disposition to put up buildings more than two and one-half stories high or housing more than two families, it may well be provided as a preventive measure that they shall be of fireproof construction. The proportion of the lot which can be built upon, the distance between buildings, the size and lighting of rooms, the necessary sanitary safeguards, and healthful maintenance should be regulated, and these measures if properly enforced will go far towards

warding off the evils which now afflict the cities. A number of towns in Massachusetts are at work upon such housing by-laws, and more will fall into line next year. Sooner or later recourse will no doubt be had to the General Court, but it is interesting to note that meanwhile the towns are looking out for themselves.

3. An efficient board of health is necessary to enforce any such by-law, and in Massachusetts at least there is room for great improvement in the personnel of the country boards. As now constituted the chairman may be a physician, but not necessarily, for the law does not require the presence of a physician on the board; the other members are very likely to have meager qualifications for their work. A board has large powers, and its members should be chosen from the best equipped and most conscientious men in the community. In the discharge of its duties it will frequently come into conflict with fellow townsmen, especially in the enforcement of an effective housing law, and its members should be men who are not afraid to act. An energetic and fearless board would make short work of the disreputable shacks scattered around the country which are now being used as dwellings. Here, again, is seen the necessity for general information as to the principles of good housing and the dangers of bad housing, because if public opinion on the subject is not aroused it will be very difficult to get the best men to serve on boards of health and to secure backing for them if they do consent to serve. Even under a state law the local boards, in Massachusetts at least, will naturally be charged with its enforcement; so in any case the personnel of the board is a matter of great importance.

4. A town plan will be found a valuable aid in securing the right kind of housing. City planning is becoming common, but thus far the movement has scarcely reached the towns, although a plan is just as desirable for a town as it is for a city. Beside securing the more popular features of town life a plan may provide for the laying out of new streets so that dwellings upon them will receive the maximum of sunlight in the living and sleeping rooms; may provide for roadways of suitable width and construction, thus materially affecting the value of abutting property; may insure the planting of trees in such numbers as to

save a town from the hideous bareness of streets so often seen; may establish the sizes of lots, combining with this regulation a by-law fixing the proportion of the lot which can be built upon, so that proper light and ventilation will forever be preserved; and may fix a building line, and a height of construction which may not be exceeded. Such provisions, and regulations of any kind, will be bitterly fought by land speculators and speculative builders in rapidly growing towns, but they will be of immense service in preventing the evils which come from overcrowding the land and which are already showing themselves in towns and villages where those evils ought never to have been permitted to gain a foothold.

5. Much attention should be given to small houses for the families of wage-earners. The ideal of life for any family is a house to itself, well built and sanitary, containing from four to six rooms and bath, or at least with some provision for bathing, and with land enough about it for a garden; the rent to range from $10 to $25 per month. A constant excuse for the tenement house in the country town is that at the present prices of building material and labor it is impossible to build single houses to rent for as low as $10 per month. If this is true it means that unskilled labor, earning from $1.70 to $2 or $2.25 per day, cannot live decently and healthfully and reproduce itself, and this is a situation which may well cause alarm. It is intolerable that human beings should be condemned to such conditions of living anywhere, and most of all is it intolerable in the smaller communities, and if there is no escape we need not be surprised if the rumblings of social discontent grow louder. But I do not believe it is true that single houses are beyond the reach of the unskilled laborer. I am not an architect nor the son of an architect, and may not be able to give a very good reason for the faith that is in me; but I do know that Washington and Philadelphia have come very near to a solution of this problem with their one and two-family houses, with three and four rooms and bath to the apartment, renting for from $9 to $12 per month, and I believe that when the same intelligence and skill are applied to the problem of securing the small detached house at these rates in country towns the problem will be solved. In this connection

an interesting item appeared in a recent number of the *Survey*, in which it was stated that the Worcester County Institution for Savings, in Worcester, Massachusetts, has prepared a large collection of plans for such houses to cost from $1500 to $5000 each, which it offers for the free use of the public. This is an attack upon the housing problem from the constructive side which ought to be widely imitated.

6. Taxation has the closest connection with housing reform in the cities and with the encouragement of good housing in the towns. Vacant land does not bear its proper burden. There are towns where it is extremely difficult to get land for building purposes at anything like a fair price because it is held for speculation, and yet it is taxed at a low valuation compared with land similarly located which is already built upon. This policy inevitably checks building and raises rents. On the other hand, tax land to its full value as land, whether occupied or not, make it more expensive to hold it than to use it, and building will be stimulated, rents will fall, and the housing problem will be solved in the cities and will never appear in country towns; and this conference will go out of business.

7. Fight the three-decker at every point. Demand that it be of fireproof construction if it must be built at all. The Worcester County Institution for Savings refuses to make loans on this class of property, a public service for which it deserves thanks. Urge a general extension of this policy, and if, in addition, the insurance companies would refuse to insure (which is extremely unlikely) the situation would be under control.

These are some of the ways in which this question of bad housing can be approached in the towns. Several are immediately practicable; others will have to win their way to favor and adoption, but together they will do much to secure healthy and attractive homes for all the people.

SANITARY INSPECTION OF TENEMENTS

EDWARD F. HARTMAN

Secretary Massachusetts Civic League, Boston

DEFINITION

THE sanitary inspection of tenements bears a rather interesting relationship to general sanitary inspection or public sanitation. Sanitary inspection in the general sense has to do with the environment, while the sanitary inspection of tenements has points of contact with both personal and public sanitation. It is the bridge between the two and it has, for this reason, various aspects which are common to both.

The sanitary inspection of tenements is a problem of maintenance as distinguished from the problem of construction. The inspection of construction work is simple as compared with that of securing proper maintenance of housing conditions. Under properly devised laws the inspection department knows at all times when buildings are to be started and it thus has opportunity to inspect while construction is under way and (again under proper laws) it has a final opportunity to inspect and issue an occupation permit before the house may be used. The number of pieces of work under actual construction, while often large, is always small as compared with the number of houses already built and needing inspection. The maintenance work is therefore far more difficult, complicated and important, and almost without exception it has received in this country far less attention than the inspection of houses under construction.

THE AIM OF SANITARY INSPECTION OF TENEMENTS

The aim of this sanitary inspection, as applied to tenements, is to guard against overcrowding, filth, bad ventilation, bad drainage and dampness. These conditions, as is well known, produce immorality in many of its phases. This is bluntly hinted at by Tennyson when he says:

"A single sordid attic holds the living and the dead,
And the smoldering fire of fever creeps along the rotten floor
To the crowded couch of incest in the warrens of the poor."

These miserable conditions in tenements lead to empty tenements and full saloons, dance halls and cheap shows when the people are not at work and ought to be in their homes.

Another evil effect of bad housing is sickness, running through all the zymotic diseases, tuberculosis, nerve diseases, violence, insanity and many others. In regard to the zymotic diseases, Dr. Farr makes this interesting observation: "This class includes fever, small-pox, plague, influenza, cholera, and other diseases which have the peculiar character of suddenly attacking great numbers of people at intervals in unfavorable sanitary conditions. The diseases of this class distinguish one country from another, one year from another; they have formed epochs in chronology, and, as Niebuhr has shown, have influenced not only the fate of cities, such as Athens and Florence, but of empires; they decimate armies, disable fleets; they take the lives of criminals that justice has not condemned; they redouble the dangers of crowded hospitals; they infest the habitations of the poor, and strike the artizan in his strength down from comfort into helpless poverty; they carry away the infant from the mother's breast, and the old man at the end of life; but their direct eruptions are excessively fatal to men in the prime and vigor of age."

These general observations surely indicate the need for sanitary inspection of tenements, but the need may be illustrated by concrete examples, a few of which I desire to take from Boston. We recently found in the North End in Boston an old Italian living in two very small rooms in the top of a two-story shack built in a back yard, the yard being not much larger than the shack itself. This structure was so dilapidated that the winds and the rains had free access to it. Notwithstanding the possibilities for ventilation, during the cold weather the windows were so covered with boards and plugged with rags that the place was close to suffocation and the conditions were practically indescribable. The floor showed no signs of the presence of a

broom, filthy clothing occupied all corners and practically all the furniture. The bed was piled high with filthy bedding, day clothing and, on top of all, a piece of meat, weighing perhaps 8 pounds, which was evidently bought at a bargain sale. It possessed all the colors of the rainbow and all the odors of decaying meat. In a bucket on the floor were chicken giblets and chicken entrails, also in an energetic state of decomposition. These are samples. At the time of one visit, the old man and his visitors (who always seem to be numerous) were sorting beans, and the discarded ones went to the floor where they were ground under foot and added to the general uncleanliness.

Less than three weeks ago a case was found in the West End where a family of Jews had two very large and airy rooms and one small room in an old wooden building. The combination parlor and bedroom showed certain indications of self-respect, but the room used as a kitchen and dining room went as far in the other direction as it is possible to conceive. Here again filthy rags and clothing occupied all available space, actually mingling with the food on the table. The range, the table, the chairs were all covered with dirty plates and remnants of former meals. The offal from fish and animals remained where it fell on the table or on the floor and it showed signs of having rested so for a considerable period of time. The rather youngish young woman who seemed to be in charge manifested a certain amount of energy, because she had succeeded in developing a head gear which was perhaps a little ahead of the up to date, and her cheeks also showed a certain amount of exercise. She apparently did not expect anybody to see the place where she cooked and ate and she was very surly over the situation, both upon our visit and upon the visit of the health officers later.

On the congestion side, Boston can offer plenty of examples. The health department recently took into court a lone woman who, in three small rooms, kept 16 adult lodgers. Under our law she could not be taken into court for maintaining overcrowded conditions, but she was taken in for maintaining a lodging house without a license. In another case we found a family of father, mother and one child keeping 16 adult lodgers in four small rooms, two of them being attic rooms.

Even aristocratic Winchester offers samples of vicious overcrowding. A member of the board of health says that it is not uncommon for a family to take three small rooms, the middle one being used for general living purposes, cooking and eating, one used for the family sleeping purposes, regardless of age or sex, and the third room let, each corner to two men, and the middle to two if it is large enough to hold a fifth bed. Only recently this officer found a child, who had been reported absent from school, in bed in the same room with its father and mother and four brothers and sisters, four men in the middle room and six men in the third room, and the child had scarlet fever. So much for the need of sanitary inspection.

THE METHOD OF INSPECTION

When it comes to the method of inspection there is but little to be said, although to follow that little is all-important. The sanitary inspection of tenements should be regular and complete in the case of each individual house and apartment. The present method so commonly in vogue, that of inspection on complaint, is a mere farce. In only a small number of our cities are there individuals or organizations which take it upon themselves to report bad conditions, and even when they do attempt it their work must be sporadic, spotted and generally unsatisfactory.

Satisfactory inspection requires that there should be a sufficient number of capable inspectors to inspect every apartment in tenement houses at least once in every three months: once in two months would be better and once a month is often necessary in certain districts. This inspection, in order to be efficient, must have adequate expert supervision and it must be backed by a system of records that will make it possible to follow up carefully everything that is done. In addition to this, good legal support is a prime necessity, and the support of an aroused and effective public opinion is necessary. This may be easily observed because it is due to the absence of such a public opinion that we have our present vicious conditions in American cities and towns.

THE CHARACTER OF THE INSPECTOR

The character of the individual inspector is of the utmost importance. Knowledge, tact and energy, combined with universal good-will and confidence in humanity, are absolutely necessary. It may be worth while here to point out that the civil service, with all of its good qualities, is absolutely incapable of picking out, through any ordinary method of examination, a good sanitary inspector. You cannot by any examination paper weigh the qualities required.

WHAT INDIVIDUALS MIGHT DO

It is important to point out the work that individuals and organizations might do in this connection. In Belgium an act of 1889 brought into existence coöperating committees which keep a careful eye on the housing conditions in that country. These committees have, of course, an official character. They give aid in planning and selling dwellings and in finding suitable homes for the working people. The local committee in each instance investigates the sanitary conditions of dwellings and calls to the attention of the landlord any deficiency in the water supply or drainage and any other sanitary difficulty. If the landlord does not heed the notice, the authorities are brought into action and the landlord is compelled to do what is required. We have no coöperating committees of this kind in this country, so far as I know, but we have numerous local organizations which are doing much good work along this line and which can do still more. A prime difficulty is to find volunteers who can do good work. Social workers generally hardly know the difference between a lead pipe and a rubber tube. They have no conception of what is a legal and proper house and they too often seem not to care, although a bad home may be the cause of the very difficulty they are trying so prayerfully and so blindly to cure. It is of the utmost importance that the public know what the local authorities are doing in order that it may support an effective local authority, and stimulate the energy of one that is not effective. The best housing officials in Europe urge this support as an absolute necessity. This is a big and neglected item in the social program of American cities. A

volunteer association with a capable executive offers a quicker way out of our difficulties than anything else. Careful study, publicity and the drafting and enforcement of laws must be in great measure led by such private enterprise.

INSTRUCTIVE SANITARY INSPECTION

Another great need in this country is instructive sanitary inspection, private or public, preferably both. Public instructive inspectors would have the power of the law back of them and they could point the way much more effectively to an indifferent occupant or owner. Without doubt this type of work must be started through private enterprise. It is now being considered by the Woman's Municipal League in Boston, and they will doubtless get it under way during the coming year. The importance, the need and the possibilities of this work are pointed out beyond any question by Mrs. Von Wagner in the *Survey* for March 4, 1911. Such work, as far as it is of a private nature, should form a part of the program of such a private organization as I have mentioned. It is fundamental and imperative, particularly among our mixed populations.

HOUSE CENSUS

I think it should be said that preliminary to everything that has been suggested there should be a careful housing census with a detailed statement of conditions, ownership, occupancy, everything, in each individual instance. It seems more than inconsistent that in order to run our corrupt political machinery we take a careful census of individuals, but never deem it worth while to make a census of such important units as houses, any one of which may contain anywhere from two to two hundred human beings. Such a census would serve as an excellent foundation for any system of records. The changes for good or bad should in each case be noted in connection with the original report, and in this way a history of each house would be maintained from the time the original census was made. The condition of each house should be at all times known to the authorities, and then it would depend entirely upon the efficiency of the supervising authority whether or not the houses were kept in proper condition.

DISCUSSION

A Housing Program

By Lawrence Veiller

Mr. Robert W. deForest presiding

Saturday, June 3, at 3 o'clock

The President:

I am glad to notice that Mr. Veiller did not read a paper. What he said is open to discussion, and the first gentleman to be called upon is Mr. John M. Glenn, Director of the Russell Sage Foundation.

Mr. Glenn:

I come from a city which Mr. Veiller has been accusing, Baltimore. There cesspools have unquestionably been a great nuisance. While in Baltimore most of the houses are only two stories in height with plenty of light and air, the cesspools are everywhere. Fortunately the fine new sewage system will soon supplant them. But Baltimore's experience is a warning to other smaller cities to prevent at once the growth of this evil.

There is in Baltimore another evil which is little recognized, namely, the crowding of several families into old houses originally meant for a single well-to-do family. They are too large for one family of laboring people and have been utilized to house from three to seven or eight families. The resulting conditions are as bad as anything that exists in the city of New York or anywhere else. In St. Louis similar conditions exist.

St. Louis took a tremendous jump at one time, and many people moved from the central part of the city out toward the western part near the park. It looked as if the intermediate houses which were left by the well-to-do were becoming overcrowded by poor people, and as if bad conditions would result if something was not done. This is a very difficult thing to stop, because it cannot be easily remedied by legislation.

Two things are vital to the carrying out of a housing pro-

gram: first, knowledge of conditions; second, enforcement of legislation. The reason we have bad housing conditions, as a rule, is that people do not know what is going on outside of their own immediate neighborhood; often they do not even know what is happening near them. Some of the most serious housing problems in Baltimore arise from the alleys which are just back of some of the wealthiest people's houses. They do not realize that while unhealthy conditions exist in their neighborhood they are just as much in danger as the individual who is directly affected; that filth and disease are sources of danger not only to the people living in bad houses, but also to their neighbors, and to the whole community; there is danger, for instance, of the spreading of disease by flies and mosquitoes, or by the contact of one set of children with another set, both on the streets and in the public schools. People do not try to know what is going on immediately around them, still less do they consider conditions in other parts of the city.

The first thing, therefore, in starting a city-planning program is to find out what the conditions are; the next most vital thing is the enforcement of the provisions of the building and sanitary codes. We in America have tremendous faith, in this age, in legislation. We believe when we put a law on the statute-book that we have done a fine thing. As a matter of fact that is only a preliminary step. We have many laws on the statute-books which would be good if they were enforced, but they are not enforced; they are a dead letter, because the city authorities and those who should force the city authorities to do what is necessary are not willing to spend the necessary money. They are not willing, for instance, to have sufficient housing and sanitary inspectors. That is one of the greatest lessons we have to learn in America, that laws do not enforce themselves nor do they arouse public opinion; on the contrary, they very often quiet it, and lessen the general vigilance.

The enforcement of laws is economical, not wasteful. It results first in curing and reducing the evils, and second, in giving us the knowledge necessary as a foundation for preventive and constructive work. The dissemination of facts about housing and health and the enforcement of laws can fairly be laid chiefly

on the municipalities. It is of prime importance to educate municipalities to take up their full share of the burden of freeing us from these flagrant evils.

Health boards, building commissions, and other public agencies are especially weak in gathering and spreading information. What Mr. Veiller and other agencies have been doing to educate their communities by getting before them the facts, ought to be done by every health board and every public commission in the country. I urge those who are here that in their respective cities they make every effort possible to induce public authorities to realize their opportunities as educators, as developers of publicity, and that they urge city councils and taxpayers to provide the means to make known conditions and remedies, as well as the means to enforce the laws.

THE PRESIDENT:

We shall now hear from Prof. Farnam, of Yale University, who needs no introduction to this audience.

PROFESSOR HENRY W. FARNAM, New Haven:

This program, as Mr. Veiller well said, ought to consider the causes of the housing problem. If we go a little further back we shall, I think, find that the fundamental economic cause is our great desire to build up our country, and, in particular, our cities, and that this leads us to stimulate a two-fold movement, first from foreign countries to the United States, and then from the rural districts to the cities. In other words, in most of our modern cities the housing evils are those which arise out of migration.

Mr. Veiller spoke of selecting tenants, but of course if the landlord selects his tenants, and if all landlords take only those tenants that are desirable, there will be a certain number left over, who must be either deported or in some other way disposed of, so that his idea of selection, which I think is an admirable one, should, it seems to me, apply not only to the landlord, but to the country as a whole. In other words, we have before us really this great problem of securing the labor force which we absolutely need, without at the same

time developing the sanitary and other evils which we all recognize. No intelligent stock-breeder, for instance, would import a lot of Guernsey cattle unless he had a stable in which to house them, and yet we urge human beings to come over without making any adequate provision for taking care of them when they arrive.

In the early days of this country you will find that the settlers, especially in New England, took great pains to provide in advance a regular system of settlement. In New Haven the town plot was laid out in nine squares, and certain lots were assigned for public purposes, and other lots were assigned to individual settlers for dwelling, for farming, *etc.* If we recall the lessons which our ancestors taught us, we realize that this housing-reform movement is merely a revival and an adaptation to modern conditions of some of those wise lessons.

I agree with Mr. Veiller in thinking that it is not the greed of landlords which is predominant; I think it is national greed, or, you may say, a disproportion between the national desire for wealth and an appreciation of the responsibilities which go with that desire, that is really at the root of this problem.

The President:

This is an open forum, but necessarily I think we shall have to limit speakers to five minutes, unless there be some vote which extends their time.

Mr. Charles H. Schnelle, United Real Estate Owners, New York City:

I have had thirty years' experience in handling taxpayers' property, from the lowest kind to the high-class apartment, and I want to give you a partial remedy. This is the age of arbitration. I have heard the word "legislation" so often this afternoon that it has really become tiresome. I have had quite a little to do with legislation, especially in the interest of real-estate owners, and I have just this to say on the subject. When the chairman addressed the meeting he said that there were representatives of chambers of commerce, charity organizations and various other bodies but not of real-estate owners.

Now, I believe that is where a great mistake is made, that these conferences are held without asking the coöperation of the men who are financially touched in this matter. These real-estate owners, these landlords, so-called, have their capital invested, but they are not all, as some of them are pictured to be, people who are trying to get everything out of the dollar that they can get. I class myself as one of those who do not try to get everything out of a poor soul. I will state that in my experience for thirty years I have never yet used the privilege of a dispossess to put out a family in the street. With consent of the owners, I have taken care of at least a dozen families whose rent was four, five or six months behind, not only because I felt that it was doing justice to those people who were in an unfortunate condition at the time, but also because I did not believe that any loss would result from it. I am taking care of some now. One person, even yesterday, paid me one dollar on account of six months' rent, for instance. Now, I am not doing that on my own responsibility, but I am trying to educate the owners and persuade them that it is in a good cause. Therefore I want to speak for the poor, down-trodden landlord. Do not believe that because a man owns a building he has no heart.

I represent, not officially this afternoon, but as a member, an association of real-estate owners, and I have always invited, and Mr. Veiller knows it, conferences with him. But your organizations have never yet asked for conferences with us, and I think that is unfair. It is easy, as some one stated here recently, to be charitable with other people's money. You jump from your association to the legislature, and never ask the owners, "Can't we get together?" I should think it would be a good idea in connection with your association to form a little get-together club. I think you will accomplish much more by getting some of the men that are really interested in the cause of getting good tenement properties, even if they have a cheap class, to get together with your people, rather than continually to pound and pound without giving them a chance to remedy the conditions which exist, except by going to the legislature.

That is wrong. I speak for one who is connected with various

philanthropic organizations, and I have come here this afternoon just to give you this advice. If you will follow it you will accomplish much more than by going to the legislature. Confer with real-estate owners, and I will assure you —I have quite a little influence with them —I assure you, if you have those talks with real-estate owners, and with other people who are financially interested, you have nothing to lose. Now you simply go to the legislature, forgetting that these men and women have their life income invested in this property. But if you had conferences with these people, especially those that have charity in them—there are a great many in New York city, even if they do own real estate, that have some charity in them—they will glady assist in the organization that is trying to lift up the down-trodden. I trust that hereafter when these conferences are being held, the men and the women who are financially interested in these matters may be invited to take part. Thank you.

THE PRESIDENT:

I am glad to have the real-estate owner speak. Mr. Schnelle is mistaken, however, if he supposes the real-estate owners are not invited and working here. We have on our program Mr. Adolph Bloch, representing the very people to whom he has referred. I know it, because I have been opposed to him as representing the United Real Estate Owners' Association. I am glad, too, that Mr. Schnelle spoke of the desirability of getting together. It is a doctrine which I practise, as he knows. We also have here present the largest owner of New York tenement property in this city, in the person of Dr. E. R. L. Gould, president of the City and Suburban Homes Company. I hope that the real-estate owners will feel that they are just as welcome here as anyone else. I have a personal feeling about that, because I am a real-estate owner myself. I will now call upon Mr. Bogen, of Cincinnati.

DR. BORIS D. BOGEN, Chairman Housing Committee, Social Workers Club, Cincinnati.

I come from a small town, or rather village, called Cincinnati,

and I was surprised to-day to learn a new cause of existing tenement conditions, namely, the immigrant. Judging by that, we ought to have no tenement-house situation of any consequence in Cincinnati, for our foreigners are very few and our immigration is very small.

In discussing this situation we ought to make up our minds first of all not to fear to tell the truth about it. I believe the tenement-house situation has an economic basis, and every city in the appropriate economic stage will have the same symptoms of economic deficiency. To blame the poor immigrant for coming before his house is built, or to blame the foreigner because he did not attend public school before coming to this country, is not a correct diagnosis of the situation. With all due respect to the speaker, I think it my duty to object to his statements. When I came to this country my house was not built, and I did not know how to live until I was given a chance.

MR. CHARLES B. BALL, Board of Health, Chicago:

I have been much interested in this question of ownership. There are those in this room who will remember the case of the man in New York city who very shortly after the passage of the law of 1901 sold three-quarters of a million dollars' worth of tenements in order to escape the operation of that law.

The greatest difficulty we have in Chicago is the lack of knowledge of landlords of what their property is like, and I am sure that is true as to many cities. But we have also the individual ownership of tenements by owners whose standards are very low. We can find thousands of houses on small lots where there are from three to eight families, usually in two houses, where the owner lives on the premises, and in the poorest apartment. It is almost impossible to raise the standards of such owners to correspond with those of the law. It is a tremendous difficulty.

One of the things we have to contend with in Chicago is that we have hundreds of families that depend upon water-closets under the front vaults. The tenants of a number of stories in a rear building have to come down to the ground and go underneath the front walk to get to a toilet. That is an evil lacking in New York.

I was quite struck with Mr. Glenn's statement that good laws quiet public opinion. There are many people that go to sleep just as soon as a law is passed. That is just the beginning. If every one were up and doing after a law had been passed we should make progress. The best example of that is a recent one in Chicago. We passed a law imposing the care of sanitation of street cars upon the sanitary bureau of the department of health. There are something more than 5000 street cars in Chicago, and it was impossible to get from our finance committee an appropriation for five inspectors, 1000 cars apiece, to clean up those street cars. The consequence is that we are constantly blamed for not enforcing that law, and we have not been enforcing it, but we can show that there is a good reason for failure. These points are well worth our attention.

MR. PAUL C. FEISS, Chairman Housing Committee, Chamber of Commerce, Cleveland:

It seems to me that in discussing a program we must define who "we" are. Although the speaker and those who have followed said that we must do this and we must do that, and that the city officials and that the city agencies have not been able to do it for lack of the appropriation of various moneys, I should like to ask, who is "we?" It seems to me that "we" in almost every case is the independent volunteer agency, whether it is a tenement-house commission connected with a chamber of commerce or some other society. Whatever form it takes, it is evidently a volunteer, unpaid agency, which may have a paid secretary.

This is an interesting thing which has come into being in our American cities, and is taking a very important place in city affairs. The difficulties that city officials are having, and the great number of impediments that are put in their way are obvious to anybody who has worked with them. It seems to me, therefore, that the first thing we should do is to get a well-regulated committee composed of men and women who are willing to give their time to the work unstintedly and with real enthusiasm. Such a committee has tremendous strength, and can perhaps better than a city official create opinion; it can

have tremendous power, because it is not affiliated with any political organization in guiding public opinion, and in assisting the city officials. I think that is the beginning; it is thence that the real impetus must come.

There is one other thing that I have not heard mentioned in connection with the growth of our cities, and that is the desire of cities to become bigger. We are speaking continually of getting "back to nature," and yet every city watches with great interest for the next census report, and looks toward the goal of a large number of inhabitants. Some time ago, at a meeting of a committee in our city, plans were discussed to increase industrial diversification, and also incidentally to bring more people to the city. I said that it was a great mistake, and that, although there should not be objection to any movement making the city of Cleveland larger, if it was a natural one, the growth should not be stimulated. One of the things we should do to-day in order to prevent housing evils is to keep our cities smaller. It may sound silly, but I think it is one of the things we ought to have in mind.

DR. W. H. FUCHS, Housing Committee, Civic League, St. Louis:

It has been correctly stated that every city has individual peculiarities regarding housing and sanitation problems. Maybe the factor of financial returns from tenement property is peculiar to St. Louis, although it would hardly be reasonable to suppose that we are unique in that respect. At any rate, property of this character is left in charge of real-estate agents whose success in this kind of business depends, not so much upon the maintenance of a proper physical or sanitary condition of the property in their charge, as upon the financial returns they are able to make for the owners of the property. This disregard, on their part, for a proper sanitary standard creates one of the most difficult problems with which we have to contend.

Only recently the Civic League committee made a trip through the city to inspect various sanitary—or rather unsanitary—conditions, such as back yards, privy vaults, school sinks, underground bakeries and dairies within the city limits, which demanded attention and proper regulation. We were astounded

at the atrocious state of affairs existing at some points. We have not the problem of many-storied tenements with rooms having no communication with the outer air, lack of light, *etc.*, as you have it in New York city, but we do have the problem of filthy back yards, privy vaults and school sinks, in a much more acute form than here.

There are three great difficulties in the way of a proper legislative remedy. The first is that we cannot make new legislation retroactive. It is comparatively easy to enact laws providing for the proper sanitary safeguards in the construction of new tenement property. The difficulty lies in overcoming united opposition to any laws the intent of which is to compel owners of old property to spend some of the income derived, so as to make it conform to the demands of modern sanitation.

The second is, that we cannot secure for the sanitary department of a municipality an appropriation in the annual budget sufficient for the employment of an adequate number of sanitary inspectors and other employes to carry out the provisions of legislative enactments. This difficulty exists particularly in St. Louis. This will be more thoroughly appreciated by you when I say that we have only the following members constituting the entire sanitary force of our city: one chief sanitary officer (assistant health commissioner); assistant chief sanitary officer; seven chief district inspectors; twenty-nine district inspectors; four store (shop) inspectors; four dairy inspectors; four meat inspectors; four posters of infectious-disease placards; one chief fumigator; one assistant chief fumigator; six fumigators; and seven assistant fumigators; a total of sixty-nine. The enormity of their task becomes more apparent when I tell you that we have a population of about 800,000; that our ratio of area to population is probably the largest of any city in the world; that we have nineteen miles of river-front to inspect; that during the past winter there were reported fifteen hundred cases of measles per month during several months, in all of which the houses had to be placarded, besides hundreds of cases of diphtheria and scarlet fever, in each instance of which thorough fumigation was done, lasting from two to four hours. One district, comprising considerable territory and a population

of about 140,000, was in the hands of only four sanitary inspectors.

The third difficulty, and the greatest of all, is the education of the public at large in the need of higher sanitary standards; and, more particularly, the teaching of the inhabitants of tenement districts better habits of life, the relationship of cleanliness and health and a proper regard for the comfort and happiness of their neighbors. In common with other large cities St. Louis has had an enormous influx of foreigners, chiefly Italians, Russian Jews and Hungarians. In the speaker's own experience he has seen one room, about 14 by 16 feet, housing twenty-two Italian laborers. They slept on filthy blankets on narrow shelves three tiers high arranged along the walls of the room. In another instance, in two rooms, each about 16 by 18 feet, were housed four couples and seventeen single men, all Hungarians. All but two of the inmates were regularly employed, and the wages earned were one dollar per day for the two women, and from $1.25 to $4.50 per day for the twenty-one men. These people are often not so much ignorant of sanitary laws as anxious to accumulate a competence, which is sent to their native country in instalments, to be followed by the individual when enough has been accumulated to enable him to live in comparative comfort.

But we are at work in St. Louis, and our aim is to create strong and sufficient public sentiment to ensure the enactment of sanitary regulations which will make our city the cleanest and most healthful in the world.

One other point deserves emphasis, and might be effectively used in our municipal campaign for sanitary reform. Every American has referred with great pride to the magnificent work accomplished by the sanitary division of the United States Army in the Philippines, Cuba and the Canal Zone. It should be easy to awaken a similar feeling and degree of pride in any citizen for the sanitary reform to be accomplished by his own municipality and to enlist his active support of measures directed to that end.

DR. EDWARD T. DEVINE, Secretary Charity Organization Society, New York City:

There is one point on which I find myself in disagreement with my comrade in arms, Mr. Veiller. I agree most emphatically with all that he put into his program, and with the emphasis which he put upon it. But the point upon which I do not find myself in agreement is as to the relation which he indicates between the housing movement and certain other things which he refers to as allied to it, and as touching it at one or two different points, but which, on the contrary, to me seem to be vital and integral parts of the movement itself. I refer to town planning, the control of transit facilities, and taxation. I am surprised that when town planning arises in Mr. Veiller's mind, he thinks of magnificent parkways and beautifully laid-out schemes for civic centers; and I have to say this, that if the people's minds run to esthetic considerations such as he has described, it is because the people who have their feet on the ground in reference to housing have not taken so much part as they should in town-planning conferences.

It seems to me that town planning should suggest to our minds the making of a definite city plan, with the control of factories and the distribution of factories in such a way as to influence the housing problem, the preparation of land for the provision of sewers and pavements and roads in advance of the needs of population in such a way as to influence directly the character and the location of the homes that the people are to occupy. In the same way I think our interest in rapid transit and in the development of our transportation facilities should take the form of influencing directly the distribution of population, and that the modification of our taxation system, by putting heavier burdens upon unoccupied land and lighter burdens, relatively, upon factories and dwellings, should have the social and economic purpose of influencing the kind of homes that the people shall have, the location of those homes and the rents that they shall pay for them. Those things seem to me to be vitally and integrally related, and not merely incidentally related to the housing problem.

DISCUSSION

The Problems of the Small House

By Otto W. Davis

Mr. Robert W. deForest presiding

Saturday, June 3, at 3 o'clock

Dr. F. E. Fronczak, Health Commissioner, Buffalo:

For the last fifteen years I have been attending various conferences, but I have never attended a conference where I met so many "knockers" as at this conference. Almost every body who has spoken here to-day seems to have criticized his own home city, but I am not going to do it. Buffalo is my native town. I did not come over in the Mayflower, and neither did my ancestors come over on that boat. I, in common with a few others, am a descendant of an immigrant; in fact we are all a collection of immigrants, and it is only a question of how many generations back we arrived here. Most of the speakers here are foreigners or sons of foreigners. Now, Buffalo is a very cosmopolitan city. It contains about 99½ per cent of foreigners, and the rest, one-half of one per cent, are only American citizens about two or three generations back.

Buffalo has had a very serious small-house problem; in fact the question of the tenement-house problem has been so burning in Buffalo for the last two or three decades that, as Mr. Veiller has said himself, in the circular giving the objects of the National Housing Association, as early as 1892 Buffalo took hold of the tenement-house question and the housing question, and the question of the tenement-house law, and the result has been that conditions have improved very much since the tenement-house laws of 1902, but they are far from what they ought to be. Buffalo has no alley question, and it has really no question of tenement-houses, or buildings where 40 or 60 or 80 tenants live in one room, and there are absolutely no three-deckers. It is a city composed of small tenements only.

I was born in a district, and have lived for the last thirty years

in a district composed of tenements having three or four families at the most, in the Polish section of the city of Buffalo. There are between 80,000 and 90,000 Poles in the city of Buffalo living in a district comprising about two square miles, and all of them living in houses which have, at the most, four families. I do not know of any single building anywhere, in the two square miles of the so-called New Poland of Buffalo, where there are more than eight families living, and since I became health commissioner of the city of Buffalo, more than a year ago, I have refused to sign any application to build a tenement house in which they were trying to put more than four families. I believe in the small cottage, and I believe that a building built for two families at the most is enough. Of course these tenement houses, or these small houses, may be "fixed" in some way—the law governing tenement houses may be evaded by building back-to-back houses, having two families in each house. Really, they are tenement houses, but technically they have escaped that name. Ninety-nine per cent of the small houses of Buffalo are built at least four feet away from the neighboring houses with yards of at least twenty or thirty feet. Therefore I was very much surprised, when I went over the tenement-house reports recently, to find that in the inspection made last year 276 rooms were found which were windowless. These dark rooms are in the old part, at present occupied by Italians, but even there these conditions have been rapidly remedied—and wherever possible we give them only ten days' notice to correct any dark-room condition. We have no rooms in the cellars. I do not believe the city of Buffalo can show 100 families living in cellars, and at present no building is allowed to be put up which will permit any family to live in a cellar. Anyone who has read the book of Mr. Veiller on "*Housing and Health*," anyone who has read the pamphlet by Mr. Ford, of Harvard University, and anyone who has read and digested the President's home-commission report, has learned all there is to be learned on the subject of small houses; and if he puts his knowledge into practise there is no need for conferences to be held or for a poor amateur like me to give you professionals any advice.

Our problem is not that of ventilation, or of privacy, because every two families in Buffalo are supposed to have toilet facilities, and if they do not, we want to know the reason why, and when it is found out I see that they are provided with such facilities within ten days. The question with us is how to prevent keeping boarders in a small house. I have had a number of night inspections made, and wherever we found that more people slept in a room than the laws permitted, namely, one person for each four hundred cubic feet, I have seen to it that within five days the boarders were removed, and if they were not we have always found some good reason for prosecuting the owner or the tenant, and so far we have had no failures.

Of course, I have a bad reputation in Buffalo, where I am known as a tyrant, and I dare say that if you put it to a popular vote as to who is the most unpopular man in Buffalo, I should win hands down. But I believe in good housing conditions, and I believe that the only way of attaining results, and the only way to teach people the proper way to live is to go about it in somewhat of a "tyrannical" way. The only reason that I know it, is because I have lived among them, and I live among them to-day. I want the conditions to improve and the way to have them improve is to teach people that the small house, built for two or four people, is not the house built for two or four families.

Of course, under the state law, the tenement-house law, much can be done if the house is a tenement house having three families or four, or where three families have certain common rights and where cooking is done on the premises; but in any building where there are only two families living, another situation exists under the law, and I believe that if a law were passed, and carried out, whereby the two-family house and the one-family house, which does not comply at least with the regulations provided by the tenement-house law—if such a law could be in some way enforced, then those conditions could be removed and I believe much would be done.

John Daniels, of Harvard, last year, made a survey of the city of Buffalo, and especially of the Polish section, and if John Daniels were to do nothing more in his life than he did in placing before the citizens of Buffalo the conditions existing in

some parts of the city, he would have done enough. The result of this was the addition of six tenement-house inspectors to the existing force in the health department. On my part it was a case of telling them, "You must provide what the health department wants or look for another health commissioner," and the city of Buffalo did provide these tenement-house inspectors, and they are doing great work, not only in tenement-houses but in small houses built for one family or two.

Much can be said on the question of the small house, but as I stated before, you do not have to listen to me. When you get home to-night, if you have not already got the book on the subject,—Mr. Veiller's *Housing and Health*—I advise you to get a copy and digest it and learn it by heart, and then go ahead and follow its advice, and the small-house question will be solved.[1]

MR. C. A. HALBERT, Secretary Board of Public Welfare, Kansas City, Mo:

The question raised by Mr. Davis in his paper as to why the same amount of consideration is not given to the regulation of small houses as of tenement houses, is an interesting one, but to anyone who has attempted to promote social legislation the answer soon appears, I think. It is the same that you find when you want to regulate compensation, or almost anything else; that is, that the constitution is in the way.

The preamble of the constitution says that it is to promote the general welfare, but the interpretation of that is that oftentimes it is to protect the interests of property and to hinder the promotion of the general welfare where it conflicts with those interests. That may seem to be an unreasonable statement, but is it not really true? The reason that legislation was first directed to tenement houses was that tenement houses were supposed to be a little more public in their function than private houses, and that they contained two or three families that had to use certain hallways and other things together. Hence these places were considered public and therefore subject to public legislation, and legislators did not find it practicable to

[1] See also Veiller's *Housing Reform* and *Model Tenement House Law*.

extend the legislation to any other class of houses for fear that it might be interpreted as an encroachment on the rights of private property or private owners. So, as sentiment changes and the constitution changes and judges change, and find that some things are constitutional that they did not think constitutional in the first place, probably they will find out by and by that it is constitutional to provide regulations for the single-family house. One of the difficulties with single-family houses that we have discovered in Kansas City is a lack of water supply and sewerage. The city limits include large territory, and new buildings are often erected so far from the center of the town that the water system has not been extended to connect with them, and the same is true of the sewer system. The people have unsanitary wells, and they provide privy vaults, which, when the city development reaches that far, have to be abolished.

Some European cities make it a regulation that when ground is plotted the sewer and water systems must be put in before any building operations are commenced, and it seems to me that that would prevent our having to go back and correct quite a number of these things that arise in that way, where the city is built before those provisions are made. While it is not altogether germane to this, I should like to take a moment or two to relate what we have been doing in Kansas City. One of the things relates to small houses, and that is that the "Patch" in Kansas City has been entirely wiped out. The "Patch" was a small section of houses on the Kansas side of the city arranged irregularly, with paths running between them. Although they did not hold many people, Professor Graham Taylor said in 1903 that it was the worst place sociologically that he had ever seen in the United States. That "Patch" has been entirely wiped out through the activities of the city authorities who found it a nuisance and a menace to the general health of the community. It was the activities of the attorney general's office that led to its being destroyed.

The Board of Public Welfare, with which I am connected, is concerned with public investigations for two reasons; one is, that the ordinance says that the board's investigators shall

investigate conditions of living, and the other is that the work of the Tenement House Commission was passed over to the Board of Public Welfare when that board was established. We have spent something like $3,500 in investigation, which included both small houses and tenement houses, without regard to any legal definition. The result has been the inspection of some 6,000 houses, and complaints were made to the various authorities that could remedy them in the case of about 2,000. We know that some 600 have been improved; for our investigators have gone back to see if there were any results coming from their complaints, and they have found that improvements costing at least $25,000 have been made, at an expense for investigation of only about $3,500.

The President:

While somebody is making up his mind what to say on this general subject, I will say two or three words myself. As a lawyer, I feel obliged to come to the rescue of the constitution, and to say that there is no constitutional objection to regulating sanitary conditions in the two-family and single-family house.

The question that Mr. Davis has raised is an exceedingly interesting one. It is practically this: Should some of the regulations that have been applied to tenements be extended to some of the other types of houses; that is, should the two-family house, or possibly the single-family house, be brought under the same regulations as the house occupied by three or more families? Heretofore this has not been done. It is not so many years since there was no regulation at all with regard to three or more family houses, that is, tenement houses. There are strong fundamental reasons lying in the liberty of the individual, which we American people have acted upon in the past, and which lead us not to impose government regulation upon our activities unless there be some controlling reason for doing it; unless there be some evil sufficiently great to warrant restraining our liberty in the use of our property. Those of you who are familiar with country conditions realize that in building in the country, even if you build a tenement house, you meet no building regulation, no tenement regulation, and no special

sanitary regulation outside the fundamental principles of sanitary law. In the country any of us can build as we please. Why? Because up to the present time the evils incident to letting people build in the country as they please have not been sufficiently great to warrant any restraint upon the liberty of the individual in using his property. Carry that further to the small village or town. It is not until the village begins to grow into the town or the town into the city, that we have anything in the nature of regulation applicable to any kind of structure. That is because the evil of that degree of freedom has not been sufficiently patent to warrant interference with individual action. We have proceeded upon the hypothesis, and that hypothesis is justified in most instances, that a person who builds a single-family house for himself or for his neighbor will presumably build it for himself or his neighbor so that it will be safe to occupy and will not be harmful to the community. We have proceeded hitherto on that same hypothesis in regard to two families, and it is only when it comes to three-family houses that we have thought it necessary thus far to intervene. Should we now, for the protection of the public, go farther than we have gone? That is the question raised by Mr. Davis's paper and it is an exceedingly interesting question. The evils of the two-family houses of which he has spoken, dark rooms and lack of toilet facilities and running water, are real evils. Do these evils make it wise or necessary to go further? That is the question.

MR. BALL:

One of the points in which Chicago has been preëminent, is that in copying in 1902 the New York standard our ordinance prescribed that it should apply to two-family houses. It has been so for nine years, and it was, I think, the first and most noteworthy example in that regard.

I do not think there is any probability that it will be changed in Chicago. The regulation of the single-family house, however, was absolutely lacking until this year. Our tenement code, which took effect January 12th, describes habitable rooms with practically the same conditions that are prescribed for such rooms in tenement houses. Heretofore a man could build over

his entire lot, if he were building a residence: he could build rooms as small as he pleased, entirely without windows and with any ceiling height that he desired. Strange to say, some of the strongest objections to the inclusion of such dwellings, in respect to habitable rooms, came from architects who have been designing for wealthy people, who said that they wanted to build in these great houses small rooms for servants.

DR. DEVINE:

My friend from Indiana, who will not speak out in meeting, although I had hoped she would, calls my attention to the fact that the law in three cities in Indiana,—Evansville, Fort Wayne and Indianapolis,—applies also to all two-family houses as well as three-family houses.

DR. GUY L. KIEFER, Health Officer, Detroit:

It has seemed to me, in listening to the discussions, that the program mapped out for the correction of the evils, namely, one of education and the enforcement of legislation, is absolutely correct, and if I am to say something I would strongly emphasize the educational feature of it.

In Detroit we have a housing problem. Mr. Veiller said something to you about our having alleys. We have alleys, and we have bad housing conditions arising from a situation similar to that described this afternoon as existing in Baltimore, where houses now too large for one family are being occupied by a number of families. We have also two-family houses where there is a lack of toilet facilities, where privies still exist, and where there are some other conditions similar to those described.

We have no specific law governing these conditions, but we have general health laws. The laws govern sanitary conditions in cities and villages and townships, and we have health-board regulations, which have the effect of ordinances, requiring that no unsanitary conditions such as have been described shall exist, whether the house is occupied by one family or more than one.

To achieve success in bringing about better conditions we must have a campaign of education; if you have the people

educated to favor better conditions, you will get them. Sometimes the health officer is said not to know the conditions, but he knows them. I know them. I have been health officer of the city of Detroit for ten years. I know the conditions, but I cannot do much about these things unless the people want it done, and on this account we need a campaign of education. In other words, we welcome the coöperation of the various charitable organizations that have to do with these things, and we want them to create sentiment for us. We will show them the conditions, for we know where they are. We have corrected some of them by enforcing the law, and if we keep at it we shall certainly get results. Why are we getting results? It is because of the education that has been going on. For example, in the case of tuberculosis, the people are beginning to believe that there is need for regulation, and the courts are taking notice. Now, if we can get people to take notice about unsanitary conditions, we can enforce our regulations, and it seems to me that it is a matter of education, more education, and again more education.

DR. H. K. BEATTY, Health Department, Pittsburgh:

Every Tuesday morning, or every other Tuesday morning, I get before me fifty-four inspectors and talk to them on personal sanitation and tell them how they shall talk to the people with whom they come in contact. I tell them that they must tell those people how to live. We have nearly as many foreigners in Pittsburgh as they have in Buffalo, and the foreigners are getting to be the cleanest people in Pittsburgh. This is due to education, and it is something new. When they get clean, they are so pleased that they tell everybody else, and they go back to the old country telling their people how nice it is to be decent and clean; thus they are carrying the Bible to the heathen. So, if you go at it in the proper way, you can accomplish much by education.

Every two weeks I go to my plumbing inspectors, of whom I have sixteen, and tell them what I want them to do in regard to the inspection of plumbing; I tell them what to say to the people who have bad plumbing; I say to them what I want them to

say to the people who will not permit them to go into their houses to make an inspection; above all, I tell them that they ought to try to be gentlemen. As a result of that I am getting a wonderful amount of work done.

You will ask, what work? We have 14,260 tenement houses in the city of Pittsburgh and we have all but about 200 of those houses registered and in excellent sanitary condition. We have no dark rooms or tenement houses. We have abandoned during the last few years 11,000 outside water closets, but we still have 13,960 such closets. I am ashamed of it. But it is a revelation to any man or woman who has not recently been in Pittsburgh to visit that city to-day. Our alleys are clean. We have a great many bad conditions; we are not so good as Buffalo, but we absolutely have made such improvement in conditions in Pittsburgh that the doctors are commencing to move out and complaining that they haven't anything to do.

Mr. SAMUEL P. WITHROW, Superintendent Anti-Tuberculosis League, Cincinnati:

I feel a word of defense should be said for Cincinnati. We have heard from St. Louis and Cleveland and Pittsburgh. I have come here to say one word on this tenement question, as to education. We have been doing some lively work along the lines of tuberculosis in Cincinnati, and are getting some great results. We are expecting to apply the methods to the tenement-house problem. I have a circular in the hands of the printers now, which we are going to circulate through the industrial insurance companies. The circular will be entitled, "*Where Do You Live and How Do You Live?*" We call attention to a chart prepared and used for other purposes, showing that the death rate from tuberculosis is 5.25 per thousand annually in the poorer section, but in the best section it is .58, and we shall show them that if the very worst spots were selected, the difference would probably be about 12 to 1.

In this circular, after telling what are the principal causes of tuberculosis—lack of cleanliness, lack of light and air, lack of plumbing and drainage and lack of proper vault and water-closet conditions—we take each subject separately, and after telling of

the importance of carefulness upon this question, we publish the law on the subject. Our purpose is to let each person living in the tenement-house section, as well as the landlord, know just what the law is, for I believe that if the law is known, and if there is sentiment backing it, we can reasonably ask a city official to enforce it. I do not believe that it is in reason to ask a city official to enforce a law, or to blame a city official for not enforcing a law for which there is no sentiment. I simply want to appeal for more education upon these subjects, and then our city officials cannot help but enforce the laws.

DISCUSSION

Housing Reform through Legislation

By Paul L. Feiss

Mr. Robert W. de Forest presiding

Saturday evening, June 3, at 8:15 o'clock

The President:

Some time ago I attended a Connecticut conference of charities in New Haven. Mr. Green there stated very briefly the results of his inspection of a New Haven tenement on the morning of that day, saying definitely that it was built contrary to law, so far as plan was concerned, carried out contrary to law, and was being maintained contrary to law. He simply made that bald statement, and to my amazement no one commented on it. It was plain that in New Haven the law was not being obeyed and that there was no inspection of a proper kind in that city. Mr. Green confined himself simply to that bald statement of facts, and I should like to hear a further explanation of them from him.

Mr. David I. Green, Secretary Charity Organization Society, Hartford, Conn.:

The Connecticut tenement-house law, which was passed six years ago, was one concerning only new construction. That seemed to be the most promising field and one most easily cultivated, and so we started with that. In progressive cities, growing rapidly, as most Connecticut cities are, we thought if we could cut off the bad conditions in new buildings the most of the old buildings would soon go, and as they were replaced by buildings more properly constructed the conditions would improve rapidly. That has proved to be so. I am sure that while Hartford was given a bad name for its tenements six or seven years ago, at the present time in looking over the city one would declare that the housing conditions were good. In the

establishment and formulation of this law we were careful simply to strike out the bad conditions; we were careful not to ask for more than was actually needed, and in fact to give the builder as much liberty as possible, whether he asked for it or not. We were mindful of the need of tenements and of cheap tenements, and we wished to interfere as little as possible with the building of tenement buildings, but only to insüre that proper conditions of light, ventilation and sanitary equipment were available.

The law proved to be thoroughly practical. We were able to cut off without much difficulty whatever opposition arose at the time, appealing to the reasonableness of all the requirements, and in actual application it has been very successful. No opposition has been created and there has been no attempt to do away with the law.

Six years' experience has led us to desire a little more restriction in certain directions, and drawing from that experience we have formulated a long series of amendments which are now before the legislature for action. The proposed amendments have been considered by the legislative committee and given a public hearing. More or less was said about them in the papers, but there was not the slightest opposition and we have every reason to believe that they will go through. I recognize that there are other elements in the housing problem which we might take up with reason. We might try, for example, to do away with the building of tenement houses in the smaller towns. We made no attempt in this direction. Tenement buildings are going up somewhat rapidly, and I would put forth the question whether we want to interfere with the building of tenements if they are properly safeguarded as to light, air and sanitary equipment. It seems to me to be unnecessarily increasing the expense of living if we interfere with congregate building and insist upon the small-house development. It is something like the fact that a separate horse and carriage is much better than the street car, if it can be afforded. It seems to me a question which we need to consider carefully, whether we want to do away altogether with coöperative building. We should like to have the building of single houses encouraged, but question the

propriety of depriving the poorer people of the economic advantage of the congregate system.

In the smaller cities more liberty can be afforded than in a city like New York, where the building is so much heavier, and where the six- and seven-story building is the prevalent one. The percentage of open space need not be so large. We have met that situation by having only the same percentage requirements to start with, and by having increased requirements for court and yard spaces, for increased height of the buildings, so that when it comes to the six- and seven-story building we require much more than the New York law requires, and in fact we restrict the height of those buildings to four stories unless they are equipped with elevators.

Unnecessary restriction upon new building causes the retention of old rookeries, and increases the crowding into existing buildings. We want sufficient restrictions to insure wholesome conditions, but we want sufficient liberty to insure adequate housing for our families.

THE PRESIDENT:

Mr. Green, you spoke of the entire satisfaction given by the law in Connecticut. It would not surprise me that there was no objection to any law that is not enforced. How do you explain the situation? You said in regard to New Haven that there was a considerable lack of approval of building plans, and an absolute lack of supervision or of the carrying out of the proper plans. Is it possible that the law is on the statute books without being enforced?

MR. GREEN:

It seems to me very evident that New Haven is at fault in respect to the enforcement of the law. In Hartford they have been more successful, and I think it was largely because at the start we kept in close touch with the building inspector's office, watched the granting of the permits, and inspected new tenement buildings. It seems to me that this is just what has been lacking in New Haven.

THE PRESIDENT:

Which is typical of the Connecticut situation, the Hartford observance, or the New Haven non-observance?

MR. GREEN:

I fear the New Haven situation is somewhat similar to that in Waterbury and Bridgeport, although I have not come into actual contact with the situation in the other cities. The law is easily enforced. There is no question in my mind about that. It is only a matter of neglect if its provisions are not carried out.

I might say a word further; there has been something said this afternoon about the tenement buildings getting into the hands of foreigners largely. We have frequently found that an advantage, as the foreigners are so near the building situation that they keep better conditions in their houses, but they are much more in need of the educational features of the law. Without a law they would build houses that were not at all satisfactory; the law is of extreme importance with this class of owners.

MR. VEILLER:

May I explain the New Haven situation? The reason the law is not enforced in New Haven is that they have a building inspector, but no clerks and no outside men, and the inspector spends nearly all of his time receiving permits and examining them, and has no time to inspect.

MR. ROBERT E. TODD, Housing Investigator for the White Fund, Lawrence, Mass.:

That is true of the other Connecticut cities. The state law provides, as the New York law provides, for the issuance of certificates, but only one city has issued certificates, and that is New Haven. Yet the certificates are issued without provision for proper inspection. How can one man do all the inspection and all the clerical work necessary to certify that a building has been erected in accordance with the law?

The bureau of statistics of the state has issued tenement-house blanks to the three new cities that have come under the

surveillance of the law by the recent census, and as yet there have been received no returns from the three cities, though such returns are provided for in the law.

MR. VEILLER:

We have in the audience several people who have been through very serious legislative campaigns, some successful and some unsuccessful. If they would tell us frankly of the problems they have encountered, I think we might obtain more from this meeting of the conference than from any other. I see Mrs. Bacon, who has watched two extraordinary fights in Indiana, and I am sure we shall be very glad to hear from her.

MRS. ALBION FELLOWS BACON, Secretary Indiana Housing Association, Evansville, Indiana:

Our first campaign was successful in a way, and really I believe it was because the people were not wide awake. We got the right people awake, the people of intelligence and public spirit, and they put the law through; but it dragged so long that finally one of the members, not so high-minded, woke up and found that his tenements were to be assailed. So he put his foot down on all but two cities, and the bill was allowed to pass as applying to those two cities only.

We thought best not to try any legislation this year, but the architects' association prepared a dreadful bill, bad both in form and in intent. As Mr. Veiller said, you could drive a horse and wagon through every section of it. They said it was going to undo all the evils of the previous law, which meant all its benefits. We sent for Mr. Veiller to meet with us, and Mr. Veiller, in a most remarkable meeting, finally got all the architects eating out of his hand. He prepared a bill to which they agreed. But as soon as he left they began to balk and make objections, and they dragged the thing along so late that when the bill was introduced in the lower house our friends said, "It is too late now. You could not possibly get it through, and we will not let it go any further." So our bill would have been stopped in the committee, but we had a meeting with the committee, whose members were friendly to the bill, and we told

them it must go through. The result was, it was reported favorably out of the committee, and the majority leaders put it through the house, under suspension of the rules, in about five minutes. It was carried by a majority of 88 to 2. The papers said it was a monument to our efforts, but on this monument the senate wrote our epitaph. They let it go through to the last hearing, but on the third reading, on the last night of the session, at the last hour, they changed the vote, when we had a majority, and had carried it. One man was intoxicated and broke his word to us, one of our men went to the play, those who did not want to vote went and hid themselves, or ran out of the doors and bolted. In the closing moments of the closing session our enemies got a man to change his vote, and then hid the roll. It had been ours for an hour, but our enemies would not let the lieutenant governor announce it, so we lost it. We were receiving congratulations, and had the bill all ready for engrossment but we lost it. I believe, though, that like Samson we slew more in our defeat and our death than we did in our life, because our defeat brought the cause so much sympathy. I believe that we are going to win yet. The architects pleaded for the law, and they are very anxious for it, because it is not so strenuous as the other one. And next time, we are going to get it for all the cities in Indiana.

MR. CAROL ARONOVICI, Bureau of Social Research, Providence, R. I.:

Ours is another example of defeat. In Rhode Island we started a campaign a few years ago for a housing commission, but we were told that they had so many commissions drawing salaries, after they were appointed without salaries, that they did not want any more, and they told us to wait. This year we thought we would frame a bill and base it on Mr. Veiller's theories, but our plan was discovered too soon. It was thought that our bill was the New York law and consequently that it should not be adopted in Rhode Island, because anything done in New York was never done by the grandmothers of people in Rhode Island. That is a doctrine that is never departed from. Every bill leading toward more healthy legislation was killed

before it got out of committee, except one small affair, which was granted us simply to show that the legislature is not against reform.

Mr. Otto W. Davis, Superintendent, Associated Charities, Columbus, Ohio.

We have not met our defeat yet, but it is prophesied. We shall at least have a chance to keep people interested, because our opponents say they are going to repeal the code which we recently passed. I think that such little success as we have gained is due largely to the fact that we secured the coöperation of a group of people whose influence was very great. For instance, after the first draft of the code had been arranged and had been thoroughly gone over by Mr. Veiller, we submitted it to the architects, whose committee went over it carefully and finally approved it.

We did the same thing with the real-estate men and with the Builders' Exchange. After we succeeded in getting the approval of these three bodies we sought out the Federation of Labor and secured their endorsement. Without going into technical details, we secured the endorsement of a large number of church brotherhoods and similar organizations, and then we went up and stood shoulder to shoulder with a few of the ladies. Our councilmen, according to one of them, "got frightened at the skirts" and passed the whole thing. Now the "skirts" are gone and they are talking of attempting to repeal the law, but we think all that will be necessary to do is to make some little amendments that we expected to have to make before the bill would pass.

Mr. Ball:

I do not see why Chicago cannot come in for some congratulations over what has happened in our reform legislation. We have just passed an advanced code, December 5th. The history of it is this, that ten years ago the City Homes Association made an exhaustive study of tenement-house conditions in sixty-four blocks, and there resulted from that study a tenement code which was copied in many respects from the New York code, and which was in operation until the passage of the present code.

For two years past there has been a great deal of discussion about a new building ordinance. Our tenement code in 1905 was amalgamated with the building code, which was undesirable, but could not be helped. Very little attention was given to the tenement features in drafting the new code. On the 27th of June last year, there was sent to the council a code which had been labored over for a year and a half, but which was inconsistent in many features and was objectionable in parts. This was referred to a commission of eight for codification rather than for change of substance.

We were able, working in that commission, to make some definite improvements in the tenement part of the law, and that law is now in effect. With respect to the question of state law versus city ordinance, we have a strong conviction growing out of our knowledge of the situation in Chicago, that for that city at all events the city ordinance is far preferable to the state law; that is, it was clearly brought out in our discussion with the interests that opposed advance in the present code, that there was no question of the stability of the existing ordinance. The only question that came up in connection with our new building code was the question, "Shall we make such and such an advance?" There was no question of staying where we were. That is in very marked contrast with the periodic attacks that have been made by certain interests in New York city upon the state law which has been in force here since 1901.

With respect to the general question of state law and city ordinance, there is one interesting fact which I think it may be worth while to note. We have a comprehensive state factory law in Illinois which distinctly provides that a municipality may, if it cares to do so, pass sanitary provisions superior to those of the state law. It seems to me that it would be wise to encourage such legislation everywhere.

DISCUSSION

Privy Vaults

By Charles B. Ball

Mr. Robert W. deForest presiding

Saturday evening, June 3, at 8:15 o'clock

Mr. J. W. Magruder, Secretary Federated Charities, Baltimore, Md.:

I have listened with the deepest interest to this paper of Mr. Ball's, for the reason that he has discussed things which we, in Baltimore, must become familiar with to the last detail, especially during the next three years.

I should like to call the attention of the president to the fact that the chief tenement inspector of Baltimore is here at this conference, having been sent by the health department, and the intention was that he have the advantage of just such discussions as Mr. Ball has started to-night. I suspect that Mr. Veiller invited me to speak for the reason that Baltimore has the distinction—I do not say that it enjoys the distinction—of having 67,000 earth closets. I have the exact figures from the health department here in my hand.

Baltimoreans, as Mr. Veiller knows, would not be willing to have me enter into this discussion in a very conspicuous way if it were not for the fact that our city, after sixty years and over of agitation, has reached the point where it is spending $20,000,000 for the installation of a complete sanitary sewe system. The engineer in charge of it, Mr. President, is a New Yorker, and he has told me that it is the most stupendous enterprise of the kind in the history of the world; that for the first time a city of any great size has created out and out, from the foundations up, a sewer system that reaches every house within its corporate limits. In other words, there will be, by the end of 1914—in fact, they are going to finish the job probably by 1913—1,100 miles of sewer; which covers the point made in

Mr. Ball's paper as regards other cities, and makes Baltimore an exception, in that there will be no house beyond the reach of the sewer.

Now, I have a paper from the assistant health commissioner of Baltimore, whom we hope very much we shall be able to retain under the next administration, showing that the connecting of all the houses with the sewer will begin this coming autumn, for the reason that the disposal plant will then be ready, and that they expect to complete the connections by the end of 1914. I hope that his dream will be realized.

I have a recollection which came to me while sitting here tonight, of the first careful and painstaking investigation I ever made as to sanitary conditions in any American city. I went with Dr. Philip W. Ayers, formerly of New York, through certain quarters of Cincinnati, where they had an elaborate sewer system; the conditions were all favorable, and they had had facilities for proper drainage for I do not know how many years; but I was surprised to find everywhere we went that there were these miserable privy vaults, and apparently they were unable to get the nuisances removed. Then when I went over to Baltimore nearly four years ago I found there what you have already heard about. Some genius there had invented a machine or pump that would do the phenomenal thing of throwing a stream, if necessary, 200 feet, and it was such an effective instrument that it been known to pass a pair of trousers, an army blanket and forty feet of rope. The inventor made a fortune out of it.

They told me that this apparatus was being sold not merely in Baltimore, but in neighboring cities, such as Philadelphia, New York, Chicago and other places; throughout the country where they are supposed to have up-to-date sewer systems; that opened my eyes to some of the things brought out in Mr. Ball's paper, such as the difficulty that is frequently experienced in getting property owners to make the connections.

There are some considerations which would indicate that Baltimore may have its extraordinary house-cleaning done up in very short order. For example, when it came to a vote in the month of June, on the final $10,000,000 with which to complete the sewer system, the people, although they were al-

ready heavily bonded and had been voting enormous sums of money in the last few years, voted overwhelmingly in favor of a final loan, the vote being 44,000 for the loan and only 13,000 against it. The total vote of 57,000 was itself unprecedented, going to indicate the tremendous public sentiment back of the enterprise; and there is an air of expectancy that we are going to clean house and have a model city in respect to these things inside of the next four years.

Another very encouraging fact is this, that prior to the installation of the present great disposal plant, the sewerage commission established an experiment station at Walbrook in northwest Baltimore, to try out the proposed system of disposal of sewerage, the cost of the station being $200,000. The expenditure of that $200,000, I may say incidentally, saved the city an unnecessary expenditure of $100,000,000. The $200,000 experiment plant was incoporated into the permanent sewer system. Three hundred sixty-eight householders were ordered to make sewer connection with this plant. I think it must have been a surprise to everybody that not one of them refused. Four or five of them, I believe it was, pleaded poverty and asked for time, but inside of five months the 368 houses were connected with the disposal plant; this too despite the fact that in almost every instance the houses were not on the building line, but were back in the yards, so that it was necessary to dig a trench from the sewer at the point of connection to the house. These trenches were from twenty to seventy-five feet long, and in that neighborhood there is bed rock, part of which had to be blasted, and it cost these property owners, many of them, as much as seven dollars a lineal foot to dig that trench.

There is a feature in the Baltimore plant that will make it easier for property-owners, and that is that the last $10,000,000, as voted, is to be used for running laterals from the trunk sewers in streets or alleys to the building lines,—a provision which I think is unique. Therefore, when the notices are issued by the health department, the property owners whose buildings are on the building line will have nothing to do but to connect with the laterals which are brought right up to that line. Of course this is a great advantage.

The question remains as to what will be the attitude of poor people who are owners of property, and of people who are living in the alleys that belong to Baltimore's city plan. The health department is of the opinion that while it may take patience and perseverance and persistence, yet there will be no very serious difficulty in bringing about the connection of their houses as well as of the houses of the rich. If so, we shall have the satisfaction of knowing that our city, which is, comparatively speaking, a city of homes and not of tenements, is getting a complete sanitary sewer system and therefore is establishing a basic element in the building of the city that is to be.

MR. ALBERT L. WEBSTER, Sanitary Engineer, New York:

Where people are massed one thousand or more to an acre, the subject of sewerage disposal becomes a vital and crying problem that demands the intelligent and earnest attention of every thoughtful person in the community. You cannot have plague spots in the Tenth Ward and not have Fifth Avenue directly or circuitously affected.

The vault in the back yard of the tenement property is an evolution. It was introduced before there were public sewers, and when the cess-pool and midden were the accepted methods of sewerage disposal. These vaults were emptied at night and the contents carted through the streets. When sewers were introduced, the easy and palpable thing was to connect an overflow pipe with the vault and extend it to the sewer, thereby reducing the frequency of call on the expensive night cart.

Then came the ingenious inventor of the school sink. This was considered a reform, and was permitted by the board of health of those days as an improvement on its predecessor, and it was an improvement. In construction it was, and is, an underground masonry vault, 10 or 12 feet long, about 3 feet wide and 2 or 3 feet deep, with an iron trough at the bottom, sloping to an outlet pipe at one end, provided with a screen and an iron overflow stopper having a ring in the top, by which it could be lifted out. The liquid contents of the trough could overflow to the drain, but solid contents were retained. At the end of the trough opposite the outlet a valved water pipe was introduced,

having a flushing capacity about equal to one small basin faucet. Over the vault was built a row of wooden seats, either singly or back to back, with flimsy wooden partitions, roof shelter and doors dividing the structure into separate compartments, and offering what may be termed extreme public privacy.

One of these structures served one tenement house, frequently containing from 100 to 150 tenants. The rule required at least one compartment for 15 tenants. These sanitary cabinets were located in the contracted back yard, usually at the bottom of a well formed by surrounding buildings from 5 to 7 stories high. They were accessible to anyone from the street through the public hall of the tenement. They were without light at night and without heat in winter. There were no means to permit, and there was no intention to allow, individual users of these vaults to flush them. That was a duty and pleasure reserved for the janitress or care-taker of the building. In order to economize in the use of water, the vault was scheduled to be flushed once or twice a week, by lifting out the plug and turning on the little stream of water. A rake was usually employed to stimulate the sluggish flow of the contents and remove obstructing objects from the screen. This operation on a hot summer's day, after the vault had been long neglected, was a disgusting one.

The proximity of these vaults to the back windows of the buildings, and to rooms where the family meals were prepared, offered a quick line of communication for flies, insects and vermin. It was the best rapid-transit service New York has yet known, and left nothing necessary for completion but the undertaker and death certificate.

This was the condition that existed in six or seven thousand instances in Greater New York when the Tenement House Commission of 1900 was appointed by the state legislature, with Mr. de Forest at the head and Mr. Veiller at his right hand. As one of the sanitary experts asked to serve by that commission, it was my task to examine and report on the sanitary condition of tenement houses in the matter of drainage, water supply and plumbing.

The method adopted of collecting and recording facts and

conditions is contained in the report of the commission. The examination disclosed the conditions already described. They were not unknown or unexpected. The reports of every previous tenement-house commission had referred in unmistakable terms to the back-yard school sink and privy vault as filthy and degrading objects. They had called attention to the fact that it was unspeakable that young girls, children and women should have to visit by day and not infrequently by night these exposed and semi-public places. They had commented on the effect such usage must have on the delicacy, sensibility and morals of young girls and children. They had called attention successfully to the necessity of stopping further introduction of these back-yard toilets, and the introduction had been stopped many years before 1900; but they had not sufficiently emphasized the number in which they still existed in the city nor had they advocated their removal.

My examination of a good many of these places, from one end of the city to the other, convinced me that New York needed a surgical operation, and that 6,000 cancers were cancers still, in spite of the fact that they were surrounded by the protecting charm and glamour of antiquity, vested rights and property interests.

The recommendation was made that the new law require the absolute removal, root and branch, of the back-yard apology as it then existed, and that suitable and sanitary toilet accommodations within the buildings be required. If this were impracticable in all instances, an option was suggested to permit the substitution of well-lighted, warmed and non-absorbent toilet buildings in the back-yards. The commission adopted these views on the subject and they were incorporated in the tenement-house act, creating the tenement-house department, and giving a time limit for the removal of the nuisances.

Property owners having back-yard toilets promptly opposed the reform, claiming interference with vested rights, confiscation of appliances installed under previous approval of public officials, interference with property interests and hardship to innocent parties. Test suits brought in the lower courts and carried to the supreme courts of the state and nation resulted in sustaining the validity of the law.

The tenement-house department began a systematic campaign for the abolition of the back-yard vault; Mr. Ball came on from Washington and took charge of the department devoted to improving the sanitary condition of old tenements, until he was called to new fields of larger activity in Chicago. I know of no one better able to deal with the problem than he.

In conclusion, let me say to those of you who in official or other active capacity are confronted with the same problem in other cities, that you cannot be too firm or strenuous in opposing the introduction or continuance of the outdoor privy. In treating the matter publicly, let me call your attention to the words of a distinguished and patriotic American, at a time of conflict over a great question of principle involving property rights, vested interests and rooted custom. He said: "I will be as harsh as truth and uncompromising as justice. On this subject I do not wish to speak or write with moderation. I will not equivocate; I will not excuse; I will not retract a single inch and I will be heard."

Mr. William R. Belknap, Louisville, Ky.:

Louisville is not quite half so large as Baltimore, and we have just spent $4,000,000 under special appropriation for the construction of sewers to supplement our old sewer system. Most of the houses, in the interior of the town at least, can be connected with sewers, so that those who desire can have the waste carried off in that way. But the trouble is that we have a large poor population to deal with. Out of the total, which may be estimated at 240,000, one-fifth are negroes. These have to be provided for and housed as other people are, and we have to give them the same protection against disease which other people enjoy. There is this distinction, that colored people are expected to use privies in the back yard, while the whites use toilets in houses, and that distinction is likely to be maintained. Now, we wish we had all of our houses with water connection; as it is, a great many houses of the poor, and particularly of the negroes, have no water connection at all for drinking, washing or flushing. So what is the use of talking about a water-closet when you have no water to flush it with?

Granted that the privies in the back yards are unsightly and unsanitary—what is the first step that we can take to render them more sanitary? That is the question which concerns us in Louisville. We want to know whether there is a certain depth to which they may be excavated with least probability of contaminating the adjacent soil, and whether there are methods of cleansing more desirable than others. Those practical questions are the ones I should like to hear discussed. We cannot put water closets in all these small, cheaply-built houses of the poor. It would unquestionably be a great thing for the plumber, and we have him with us in his organization, which makes it expensive to establish such a connection. But if we have no connection for wash-stands, it is hardly to be expected that we should begin with water closets. Many of the tenants would not know how to use them so as to keep them clean.

It is an important subject which we should like to take up for the benefit of our poorer population. We wish we had all of these noisome and noxious privies removed, but how can this be brought about as long as we have a large population which can only pay $8 and $9 a month rent for a cottage?

MRS. GEORGE H. GRAY, Louisville, Ky.:

The new tenement-house law in Louisville provides for water supply as well as the water-closet supply in tenements, but, of course, that does not touch the small cottage, and as Louisville has a great many of those we come right back to the discussion that we were having this afternoon, as to whether you are going to leave out all these small family houses, and the one and two-family houses, because our tenement-house law takes in only three-family houses.

THE PRESIDENT:

It is gratifying to have so many persons from so many parts of the country take part in the discussion. It illustrates what we have begun to feel here, the national character of this movement.

Mr. Veiller:

It seems to me that we touched to-night upon the biggest problem that we have to face in our campaign for reform. Mr. Ball has given you some idea of the tremendous scope of this evil. It is the most serious evil to the health and welfare of the community and at the same time one of the most difficult evils to overcome, because you have to attack vested interests, and you make people spend large sums of money. I agree with what Mr. Ball says. I believe we are not civilized until we wipe out every one of these evils in our cities. But there is a great message of hope in this, and one that you can give to the whole United States—you are absolutely sure of your position legally. New York has tested that out for the whole country and for all time in a case which went to the United States Supreme Court. There you have a decision which makes your position impregnable. You must find out how many privies you have in your community and compel their removal within a reasonable time, and the substitution of water closets established inside the building.

I could not help thinking, when Mr. Magruder told us that they would have connections about 1914, what was meant by connections made. I fear it meant that existing privy vaults were going to be sewer connected. The school sink is very little better than the privy vault; you will always have a transmission of disease, no matter whether connected or not, you will have all the disadvantages of making people go down three or four flights of stairs in all kinds of weather, day and night; you will have all the evils of the privy vault, except soil contamination. Therefore the only thing to do is, as Mr. Webster says, to remove your cancers, perform a surgical operation.

Nothing else is so important, and if the National Housing Association did nothing else in the next five years except to campaign against the privy vault throughout the whole United States, I for one should feel that it was justifying its existence.

Mr. Virgil G. Marani, Building Inspector, Cleveland:

It was my good fortune, as a practising engineer in Canada, to put in sewer systems throughout the smaller cities of Ontario,

and one was in the city of Bradford, a place of 18,000 or 19,000 inhabitants. We found that the aldermen there would not stand for drastic measures but rather preferred gradual elimination; that is, when a house required repair, or had to be remodeled, this was the time when the city insisted upon the correction of the privy evil, and pending such correction, which took time, certain fixed rules were adopted following the custom of the Germans, who have made a great success in the handling of dry earth closets. I have seen dry earth closets, both in this country and Canada, but have never seen a typically constructed or operated dry earth closet as they have them in Germany. There they always insist upon a certain quantity and quality of dry earth. It is absolutely essential that a proper quantity and the proper kind of earth shall be used in these closets, and when this is properly carried out they are practically inoffensive. They collect the excrement from these houses and putting it into a rotary converter, add a small percentage of sawdust, put it through a compressor and convert it into briquettes, which they sell as material for lighting fires. These briquettes look like little blocks of peat, and they are of slow combustion when used in a proper way. We are behind the times in these things, as we are in the method of burying our dead, which is a matter of sentiment entirely; cremation is the proper thing. Living in congested conditions, we are utilizing valuable land for the disposal of our dead.

In regard to laws, it is one thing to write a law and another to enforce it, and that is the great mistake that is made in writing a tenement-house or any other code; for the man who writes it, never having to enforce it, assumes that after it has become a law it is a comparatively easy thing to let building inspectors enforce it. In Cleveland I have 1,184 laws in the building code, and I am not able to enforce more than half of them; the others might as well never have been written. If these legislators, these senators or members of the house of representatives where these laws are initiated, would just back their laws a little more strongly, and also strengthen them with a law forcing the aldermanic or councilmanic bodies of the cities to provide the board of health and the building inspectors

of each city with a proper number of men to enforce those laws, it would be an entirely different thing, but they stop at the very point where they ought to go on. I think there are about 1,986 building operations going on in Cleveland now, and there are seventeen inspectors covering forty-seven miles of territory. It makes a farce out of the whole situation; it is ridiculous. What you do is only a sham; you feel that you are not doing your duty because you cannot enforce those laws. Yet nothing is said so long as everything is going along all right; but let a man lose a contract by a few dollars so that he doesn't feel very much pleased over it, and he makes up his mind that he is going to watch that building. Sooner or later the opportunity comes, and he goes down to the building department and says: "Why don't you enforce the building laws? That building being constructed does not conform to the laws." When an investigation is made, he says that there is a joist that sticks out four inches where it ought not to, or it does not stick out four inches where it ought to, and by actual measurement it sticks out three inches and three-quarters. So we have conditions arising that cause continuous perplexity to the building inspector and his officers, assistants and officials, conditions that make them feel disheartened and disgusted. Let this commission urge the making of a few sensible laws which can be enforced, and let it also back up those laws with further regulation that shall compel the cities to lay aside politics and help their health department and inspection department by giving them a proper staff to enforce properly what they have to enforce.

MR. MAGRUDER:

I wish to say that in Baltimore the law requires thirty days' notice to be given to each property owner, not only to make the connections that I have described, but also to clean the privy vaults and to fill them up with pure soil.

DISCUSSION

City Planning and Housing

By Frederick Law Olmsted

Mr. Robert W. de Forest presiding

Monday afternoon, June 5, at 3 o'clock

Mr. Andrew Wright Crawford, Assistant City Solicitor, Philadelphia:

I am glad that Mr. Olmsted stated that city planning does not offer a panacea for housing or any other of the evils with which we contend. We may have the worst housing conditions with the best system of streets. We may have an admirably laid-out city, and yet living conditions in individual rooms may be as bad as in the worst-planned city. Therefore city planning, in the sense of laying out or mapping city streets, does not have an absolutely final bearing upon housing conditions though it does affect them vitally in the long run.

I want to dissent from one thought which, as I understood Mr. Olmsted's paper, was expressed in his admirable discussion of the subject. He said that in every city a particular type will be evolved and that that type must be regarded as the type for which that city was intended, just as when you plan a manufactory you get a building of one type and when you plan a home you get a building of another type. It makes no difference whether you live in New York, with its curious situation in regard to housing, one that should not be followed in its solution anywhere, or in Philadelphia or San Franciso. What is the whole object of housing? A healthy condition of the people, that is true; but more than that, it is to make each individual man a citizen who is worth while. The thing that tends to make every man in the United States a worthy, self-respecting, and stable citizen is the fact that he owns the house in which he lives. Any system of housing that fails to bring within the reach of the ordinary working man the possibility of owning

his own home fails in giving him the main incentive to become the kind of a citizen he ought to be. Therefore the type of home which has been envolved in any city which is impossible for any working man to own is to be destroyed as soon as possible. It is not to be copied even though it be a model tenement.

Here in New York you are offering us in Philadelphia an unfortunate precedent. You know, with one or two exceptions, we have not anything as bad as your "model" tenements. We are better in every respect, I think, because we are better in the main respect. In Philadelphia we have rows upon rows of two-story houses. Most of the residence buildings in the city are two-story houses, which might be improved very much in construction, but if we do improve them much the cost will go up, and very likely the man who gets $1.75 a day will not be able to buy the house even with the help of the building and loan association, which we have developed to a great extent. Jacob Riis, great man as he is, told our philanthropists about your model tenements, and one man in Philadelphia put up one because he thought he would show how it ought to be done; that is one of the worst tenements in Philadelphia.

Our slum condition was bad, in consequence of the erection of houses fifty or seventy-five years ago for the well-to-do—admirable houses for that time; but fashion left that part of the city and moved westward, and the houses had to be developed into two, three and four-family houses, and so we got the back tenement, with the resulting need of cutting through small streets to open up the backs of these deep lots so that we may get new fronts upon the new streets. We have a housing problem in Philadelphia totally unlike that in New York. I feel I ought to emphasize the fact that if any one thinks the New York solution of the housing problem should be applied generally throughout the country, he is wrong. A law that suits New York city with its surroundings does not suit any other section of the country, because in other sections you have not water surrounding you on three sides.

A parliamentary committee reported in London that the principal difficulty in the housing problem was how to get the

workman from his place of residence to his place of work: first, at frequent intervals; second, in quick time; and third, at cheap rates. That is the problem that comes home to every one of us. We in Philadelphia are approaching the time when the two-story, one-family houses must give way to two-story, two-family flats, unless we get better means of transportation. The reason is that the ground has become valuable, and you cannot get enough rent from a two-story house, and therefore you must get two families to pay the rent. A similar problem will be found in every city, except one located as New York is; that is, to secure transportation facilities in all directions so that the price will be so low that you can put up single-family two-story houses. That is the problem of transportation in city planning and that is why city planning vitally affects housing. We must get enough means of transportation in all directions so that workingmen can get from all outlying sections of the city, because that is where the city is growing, to their places of work, within a reasonable time.

MR. FLAVEL SHURTLEFF, Secretary, National City Planning Conference, Boston:

The things that struck me with most force in Mr. Olmsted's remarks were two. The city planner has two distinct duties in creating a street system or in creating a plan of any kind on which there are to be houses for various classes of dwellings, or buildings for various classes of work. The planner must see to it that his plan will be calculated to oppose such changes as are unnecessary or are merely ephemeral. Now, for illustration, you are all acquainted with city blocks, block units, that are made up of ill-assorted dwellings. In a given block, suited for residence, there may be a few houses, wretched, perhaps, but with adequate open space, and on this open space a factory or warehouse is erected, effectually shutting out the air and sunlight. Such an occurrence is unnecessary, and any plan that is suggested that will make more fixed the character of the block unit and eliminate ephemeral changes will be welcome.

The city planner must first prepare a plan that will oppose ephemeral or unnecessary changes, but he must also provide for

a change which is desirable; in other words, his plan must be flexible as well as determinate.

I think that Mr. Olmsted's suggestion provided for two of the most necessary things in housing. It will prevent ephemeral changes in block units that are undesirable, and it will bring about, with a suddenness that is desirable, a complete change when that change is necessary.

MR. JAMES H. TUFTS, Chairman, Housing Conditions Committee, City Club, Chicago.

Having been brought up in the country, I naturally look with abhorrence on the high-storied tenement, as a place for children to grow up in. But we are always told, if we seek small dwellings to be owned by tenants, that it is frequently a great disadvantage for a workman to own his own house, as he cannot move about with the shifting demands for labor. I want to ask Mr. Crawford how that works out in Philadelphia, if the workingmen are caught by owning their own houses, so that they cannot move when they want to.

MR. CRAWFORD:

To answer the question, I have never known any objections on that score. The demand for houses is so great that a workingman can very readily rent his house. Whether he can sell it or not I do not know, but in one quarter, the rent is about the same as in another quarter, so that he is not likely to lose.

MR. ROBERT BROWN, Winthrop, Mass.:

This question of housing in general appeals to me strongly from three different points of view, the ethical, the economic and the artistic. I was rather surprised, when Mr. Veiller announced the variety of types of persons who attended this conference, to find that there were no clergymen among the number.

Now, of course you know that the question of ethics is intimately associated with moral regimen, and back of the whole subject. As we collectively attain a higher plane we shall gradually wipe out all of these evils and the attendant difficulties.

To come to this question of city planning as related to housing, I am not aware that there is a prospect of any individual having the planning of a whole city as big as New York, but at the present moment there are a great number of cities in the Canadian Northwest, among which I might name Prince Rupert, which are now being planned. The advantage which these people now have is that they avoid the mistakes which in the past have been connected with the haphazard development of cities. While it may not be the part of anyone to plan a big city, I contend that we may have opportunities of building important suburban districts: not only that, but also industrial villages. This is one way through which, in course of time, at least, we may get clear of many of the evils which exist in our city tenements.

As a member of the Garden City Planning Association of England, I am somewhat familiar with what has been done there. I also know that for the past half century many of the municipalities in Europe and in Great Britain have been engaged in the work of clearing out the congested districts, tearing down and building improved dwellings for the people who have been dispossessed. Now, if I understand rightly, the best thought in England to-day is this, that while the tearing down by municipalities of these old buildings, forming new streets, letting in more light and air, and open spaces, has mitigated the evil, it has not done away with it entirely, and this work has been done at great expense to the ratepayers.

The city of Glasgow, with which I have been intimately connected, has been engaged in this work for many years. It has built model lodging houses which are sustained by the municipality, and it has in many different ways done philanthropic work. I dare say that you are also aware of what has been done by the various captains of industry in England in building industrial villages at Bourneville, Port Sunlight and elsewhere.

MR. DAVIS:

I should like to ask a question which perhaps Mr. Olmsted or some one else will answer. I have heard a good deal, in the discussion of city planning, about providing for transportation.

To what do the people wish to be transported? Is it not largely to their work, and is there not any hope of getting their work somewhere near where they are going to live? I have also heard something about getting them where they will not be bothered by smoke. Is it the duty of the housing reformer to try to abate the smoke nuisance?

MR. OLMSTED:

If the questions are addressed to me, I am afraid I cannot answer them. They are pretty big questions.

Personally, I think that the idea of districting the city and restricting the factories to the leeward side of the city, the houses being placed to windward so as to avoid smoke, has been rather worked to death in talk. It has been attempted in certain German cities, and because it is an easy point to see, it is described over and over again, as if it were a cardinal feature of city planning and were the last word about smoke. Dealing with the smoke nuisance goes a good deal deeper than trying to run away from it.

That question in regard to transportation of course leads into the enormously complex question of the organization of the transportation situation, and if I were prepared to deliver an essay upon it, which I am not, it would be impossible to get through it to-day. I do think that one element in the solution of the problem of transportation, which you must constantly bear in mind in connection with the difficulties of transportation, is that of housing people near their work, instead of hauling them a great many miles back and forth over intervening ground with which they have no concern whatever.

Connected with this is the principle that lies at the bottom of the garden-city movement in England, a principle which is not generally appreciated. People have heard about the garden-city movement, but to most people the chief idea connected with the phrase is that of attractive streets and houses, an esthetic ideal. The basic idea of the garden-city movement is economic and social, a matter of land tenure. It is the establishment of industrial communities which can be artificially kept small enough for the dwellings to be conveniently near both to fac-

tories and to the surrounding agricultural district. These communities are protected against the evils of excessive and concentrated growth through the ownership of all the land by a single corporation which is intended to represent the interest of all the people of the community. Growth beyond the limit of area and of density fixed by considerations of convenience and health is expected to take place through the establishment of new centers of growth separated from the first by an agricultural belt.

MR. GEO. B. FORD, Lecturer on City Planning, New York City:

There are several points in connection with this talk of Mr. Olmsted's that might be enlarged upon. All habitations may be divided into two classes, the isolated single-family house and the house in continuous rows, whatever the number of stories. The problems presented by these two types are often quite different.

Of the former the garden cities and garden suburbs of England, which have been alluded to, are by far the most interesting and satisfactory examples.

When we come to the rows our problem is not so easy, and the higher the building the more difficult it becomes. How can we make the city tenement as healthful and livable as possible, within a rent that the tenant can afford to pay? First and foremost we must have sunlight and a good circulation of air.

In New York there are 28,000 new cases of tuberculosis every year; 10,000 of these die. Fresh air and a very few hours of sunlight kill the strongest germs of tuberculosis. The same is true of many other diseases. The annual loss to the community from these preventable causes, not only in money but in efficiency and the enjoyments of life, is enormous.

Add to this the great waste due to pauperism and crime, both of which are in large measure engendered by bad environment, and we may well be appalled by the consequences of our rank neglect.

M. A. A. Rey, of Paris, has demonstrated a method of having air constantly circulating through every apartment and of bringing sunlight into every room for at least an hour a day, even on the shortest day of the year. Furthermore, this can be

done with five and six-story tenements covering nearly 70 per cent of the lot.

This result is secured by the simple expedient of running the rows of tenements two rooms deep in a northerly and southerly direction. The open spaces between the tenement rows would be alternately narrow streets and recreation spaces. Widely diagonal streets and east and west streets would intersect these blocks as required by traffic or commerce. By this arrangement we could bring the maximum of sunlight and fresh air into every living and sleeping room.

Here we have a way of planning our wage-earners' districts for their great good. Only by taking advantage of it now can we avoid in the future the dreadful mistakes of the past.

MR. FRANK TUCKER, Chairman, Board of City Development, New Rochelle, N. Y.:

I come from the city of parks, and likewise of tenement districts. The most interesting part of Mr. Olmsted's paper to me was the concluding paragraph, where he asks the question: "How are we to further the progress of intelligent city planning?" and he answers it by saying we must do certain things in regard to certain municipal officers or appropriating authorities and those who have charge of the functions which relate to city planning. That, I think, is eminently practical, though his answer was a little bit general. I have had something to do with the development of a community which has grown within a few years from an old-fashioned village to a modern city, developing in it all the conditions of housing that distinguish the modern city. There is not, in my experience, a single meeting of the common council or the board of aldermen of any growing American city at which they do not take some action or pass some resolution that affects the city planning of that particular community. Intelligent progress in the development of city planning in this country, it seems to me, depends on education.

There are three officers in most American cities who ought to be men of an entirely different type from what they are, and until we get men who have been technically trained we shall

not have progressive city planning. These three officers are the health officer, the superintendent of buildings and the city engineer. I have a practical suggestion to make. We need a new type of man for those positions. We also need to educate those who are elected as councilmen and members of the board of aldermen, comptrollers and mayors. My practical suggestion is that the National Housing Association enlarge its scope and become also an association of city planning and city development, that it carry on educational propaganda, that it teach city officers who have to do with city planning, and that in addition to that it exert its influence upon those who have charge of the technical courses in great educational institutions, to the end that we may have a new type of professional man, the professional man of new ideals, to fill the position of city engineer, health officer and superintendent of buildings.

MR. W. TEMPLETON JOHNSON:

I wish to accent further the remarks of Mr. Crawford, of Philadelphia, on the subject of home owners. I think we are all agreed, if we are ever going to get anywhere, that the home must be the unit. We have done something in America towards getting it, but I think we have to look toward Germany if we are going to realize what really is being done at this time.

I want to speak of a small city in the southern part of Germany, the city of Ulm. There, with a mayor originally elected for twelve years and since chosen to serve all the rest of his life, they have worked out a house-owning and home-owning policy by which the people buy homes from the city, paying for them within twenty-three years. It has been the experience of the city that the people who have those homes are the sort of citizens really wanted and the sort of citizens who, instead of losing their homes in times of depression, have saved enough so that when hard times come they can be tided over. I do not mean to say that here in America we are quite ready for any municipal housing schemes. I understand from Mr. Veiller that there is not a single municipal housing scheme now in operation in the United States, but I think a great deal may be done in this direction through coöperative societies.

MR. PAUL L. FEISS:

I wanted to bring out one point which illustrates a theory. It relates to the Johnson three-cent fare agitation in Cleveland. The housing committee considered seriously the much-discussed zone system, and it was the consensus of opinion of this committee that the zone system would be bad for the housing development of the city. I believe a zone system which materially reduced the fare as the distance increased would be desirable, but unfortunately the corporations of our country are not in favor of this scheme, so that we have not been able to carry it out. But the largest number of people moving into the suburbs are the people who can least afford to pay a high rate of fare. What can we do to get them near their work at least cost? The only other thing to do is to bring the work to them. The objection from the city planner's point of view is that the factory is assumed to be an undesirable thing in a residence locality. That may have been true of the factory of the past, but why need it to be true of the factory of the future?

There are certain kinds of factories, such as steel furnaces and slaughter houses, and some particular plants relating to industries which are themselves obnoxious, which would, of course, be undesirable in residence districts, but there are many industries using plants where a great amount of property is involved, or where the nature of the industry is such that it can be made a part of the beautification scheme.

That kind of plant can be made as attractive as any residence in the most desirable part of the city, and I believe that is the thing that will help to solve the problem of bringing the large majority of the workers to their work. The gentleman from St. Louis has spoken of this already, the bringing of the factory into the boulevard. Why cannot this stove company be made an attractive part of that boulevard scheme, and why cannot any factory be made a part of any neighborhood scheme? I know it is being done in some cities.

MR. VEILLER:

It is too late to discuss Mr. Olmsted's paper, but I want a minute to set myself right on one or two points. He spoke of my complacency in regard to tenements in New York. I do

not know how he got any such impression as that, but as he has it I wish to make a full statement of my creed here. I think the New York tenements are vile, and I do not think they should be developed in any other American city.

As to the second point, that the tenement-house law would interfere with the running of streets running north and south. I do not see how it would interfere with the running of streets north and south if the municipality wants to do it.

The third point is in regard to Mr. Tucker's suggestion that the National Housing Association enlarge its scope to take up a vigorous campaign for city-planning work. I should say, so far as we have any recommendation to make, it would be highly desirable were it not for the fact that there already exists and has existed for three years a National City Planning Conference whose business it is to work along those lines, and we do not think it polite or wise to try to capture their job.

MR. OLMSTED:

Our English friends who had that impression as to Mr. Veiller's complacent acceptance of the tenement house seemed for themselves to hold that the only justifiable way to house the mass of the population is in cottages. They may have given the impression of a narrower outlook than they really have, and they may have got a false impression from Mr. Veiller, as I think others have, that he looks upon cottage housing as impracticable in a great many situations where something better than tenements can reasonably be expected.

I will correct another impression that Mr. Crawford got, although Mr. Shurtleff perhaps has corrected it already. I did not mean to suggest that each city has its own particular type of housing, but that in every city particular conditions prevail, which make a type of housing desirable in one locality which is not desirable in another part of the city. I desire to emphasize my principal point, which is that under various conditions in different places and at different times radically different kinds of housing are desirable, radically different types of housing meet the conditions, and therefore the arrangement of the street system should be such as to permit the adoption of all these widely varying types wherever each is needed.

DISCUSSION

Alleys

By Mrs Albion Fellows Bacon

Dr. Edward T. Devine presiding

Monday afternoon, June 5, at three o'clock

Mr. Edward T. Devine:

In taking the chair I would like to defend my friend, Mr. Riis, from the charge of being responsible for any tenement houses in Philadelphia, and to say that if any architect built a tenement as the result of what he heard Mr. Riis say on the subject, it must be that he heard Mr. Riis talk in his sleep or that he had an inverted ear trumpet. I once asked him to address a gathering in Philadelphia on the subject of model tenements, and his reply was one that burned the mail sacks all the way from New York to Philadelphia.

Mr. Frank Aldrich, Superintendent of Street Cleaning and Garbage Collection, Detroit:

This is a very interesting subject to me, as I come from a city that has more miles of alleys than any other city in the world. I think we have the reputation of having the cleanest streets of any city. We have a limitless quantity of water and we flush our streets. But the alley problem has worried us a great deal.

For the last five years every annual report of the department of public works has called the attention of the people to the fact that it is an impossibility for the department to keep the alleys clean without the coöperation of the people. We have on our roll about 250 men and 150 teams for the purpose of cleaning the alleys, but 460,000 people can throw out more dirt than that number of men and teams can possibly remove.

I am glad that during the last month there has been an agitation started in Detroit that is arousing the people to the necessity of doing something. We have received a great deal of criticism because our alleys are dirty, and I was glad of this.

revolution that has been started to arouse the people; it will teach them that it is necessary for them to take part in keeping the alleys clean.

Three years ago we had an ordinance covering the whole alley-cleaning problem, which required the people to remove all the ashes and waste at their own expense. The men who formerly did that work charged such exorbitant prices to the cottager for removing a few bushels of ashes or waste that it was an impossibility for him to pay it, and that ordinance became practically obsolete. Finally, the department of public works commenced the removal of ashes from behind the cottages alone and later extended it to all residences, but there was no regular system and we felt that we needed an ordinance that would direct the work in a systematic way. The new ordinance was passed by the common council, which said: "If you want your ashes taken away free of expense the department of public works will take them, provided that you put them in a receptacle and place the receptacle in a convenient place where it can be handled." Unfortunately the people had been so used to throwing rubbish into the alleys that they thought we were infringing upon their rights and the ordinance could not be enforced, though the police brought a great many persons into court for violating it.

About a year and a half ago the department of public works asked the council to amend the ordinance so that the people could place their ashes and waste in the alleys in every month except January and February. People kept their ashes in the cellar all winter, and this spring, as soon as the warm weather came, thousands deposited all their ashes and refuse in one week in the alleys and thus caused a bad condition and much complaint. Our board of commerce took hold of the matter and advised the citizens that in order to have clean alleys they must use judgment in what they deposited in the alleys. The board of health helped agitate the question of coöperation with the department of public works and tried to arouse the pride of citizens in keeping the alleys in proper condition back of their premises. Because this large accumulation of ashes was thrown into the alleys in so short a period of time we have been obliged

to haul away during the last three weeks more than 1500 cubic yards of dirt and ashes per day.

MR. JORDAN:

We, in Boston, are troubled with this alley question. We have a great number of alleys in Boston and we find the same trouble about people throwing out ashes and papers and rubbish into those back alleys. In 1894 a law was passed giving the board of health the right to call upon the abutters to have the alleys paved and drained. That worked all right until about three years ago, and we had some of those alleys paved and drained. At that time we asked to have an alley off State street paved, which affected some of the wealthiest men in the city of Boston, and they immediately carried the question to the supreme court of Massachusetts, which decided that the law was unconstitutional. Since that time we have had to stop work.

We find trouble in cleaning alleys in this way; under our law in Boston the owners are obliged to have the alleys cleaned. There are very few of the owners that live in the houses that abut on those alleys; nearly all live out of town. They formerly lived in these houses which now have been turned into lodging houses and tenements, the owners living out of town. In a great many instances they live out of the country, so you see how difficult it is to reach them. There is no other way to clean up except by calling upon the owners to do it.

For a number of years, I think for the last fifteen years, there has been no annual report of the board of health which has not called upon the "city fathers" to pass some sort of ordinance or law whereby the city can go in and clean those alleys, and make it a lien on the property. We never have been able to have that law passed. I think every year for the last ten years we have gone to the legislature of Massachusetts, either directly or indirectly, through some of the civic associations, to have a law passed in regard to taking care of those alleys, but up to date there has been no law passed whereby anything can be done.

MR. MAGRUDER:

Baltimore has been given a rather unenviable reputation at almost every session of this conference. I want to say that in that city there has been a development indicative of splendid possibilities, for which the alley itself furnishes an opportunity. We have miles and miles of rows of houses right on the building line, with no front yards, and with correspondingly big back yards, forty or fifty or sixty or seventy feet deep, with an alley. These yards are twelve or sixteen or sometimes twenty feet wide, and each yard is fenced about with a high board fence, so that we have acres and acres of ground fenced in in this long, narrow way. A westerner who came from a pork-packing city to Baltimore not long since looking out over the expanse of back yards said: "Dear me, this looks like the stock yards."

In certain neighborhoods, however, the property owners have seen an opportunity and have voluntarily entered into an agreement among themselves that they will tear down the partition fences, leaving only the outside fences at the end of the block and the fences along the alley, separating their several lots by vine-covered chicken-wire fences stretched along the posts that are left standing. That has been so vast an improvement in beauty and comfort that they have begun to tear down these partition fence lines, leaving a large open yard for the whole block, and that has been so satisfactory that they are beginning to tear down all the fences, leaving no line of division except as the paved alley might be taken as a line of separation. That in turn brings to the front the alley itself as Mrs. Bacon has described, and as nobody is satisfied with the appearance of the revolting thing, it looks as if the city might gradually develop out of this a splendid system of yards, no longer back yards but front yards. There is one back yard in Baltimore that you cannot tell from a front yard, because people live out there, and it is as green as any beautiful lawn, with flower beds and bushes of the right kind, and with trees here and there. In fact it is a delightfully green spot where the neighborhood people assemble. This is taken as a prophecy of things to be in a city cursed with an alley system, the alley itself furnishing an opportunity of doing that which would be otherwise impossible.

MR. OLMSTED:

It seems to me that the point upon which most of the difficulties turn is the presence of *private* alleys. The difficulties in Boston are mainly with the private alleys rather than with those which are public alleys and are maintained by the city like the other streets. And this brings me back to a point I made in my own paper early in the afternoon. The alley is likely to become an intermediate street with houses fronting upon it, to meet changing conditions in any given district. It ought to be completely under public control just the same as the main streets, and sufficient space ought to be set apart and put under public control in the beginning in the middle of the block to provide for the reasonable cotingencies of the future. Whether or not the alley is needed at the start for the kind of development there proposed, sufficient room should be reserved to permit the introduction of alleys when the conditions arise for which a public alley is desirable, and to permit the conversion of that alley into an intermediate street for the frontage of an additional row of buildings when that change becomes desirable, when it is no longer economical, possible or desirable to maintain large areas of open back lots. Where conditions are like those described at a certain place in Baltimore, where the middle of the block can be used in common for large garden plots, and the people can afford it, it is eminently desirable. But these conditions must be temporary or exceptional, for in many parts of Baltimore land is so expensive that only the very rich can afford to hold these big back yards vacant, and economic pressure has forced the erection of houses facing on the alleys.

My main point is that there ought to be complete control by the public of some space through the middle of the ordinary block which can be left in private use temporarily, but can be taken over by the city whenever the conditions require, made public and policed and maintained and kept in good order by the city. The condition which we have in Boston and elsewhere in regard to private alleys would not then arise. They are not maintained in sanitary condition by the people they belong to, and the city cannot get the right to maintain them without going through very complicated and uncertain legal proceedings.

DISCUSSION

Law Enforcement

By Hon. John J. Murphy

Dr. E. R. L. Gould presiding

Monday evening, June 5, at 8:15 o'clock

Mr. Edward T. Hartman, Secretary, Massachusetts Civic League, Boston.

Mr. Veiller said: "Make it impossible through law." You cannot make things impossible through law. The best-devised laws on earth, even if he wrote them, would not enforce themselves, and that is the great difficulty we have in this country. It is the attitude of the courts, the officials and the people that makes law enforcement possible. I believe the greatest obstacle to law enforcement in Massachusetts is the courts, and I say it advisedly. Under our system of appointed courts, as soon as a man is appointed he seems to become dehumanized. He separates himself from the field of ordinary human activities and points of view.

If we force the departments to spend their time in court year in and year out in an effort merely to enforce, we are going to kill all our departments, which are under-manned in Boston. The city cannot afford to have its officers in court all the time. The courts ought to sustain the officials. That is one thing we must try to bring about if we are ever going to have any enforcement of the tenement-house law in this country.

The power of vacating tenements is, as was pointed out by the commissioner, dangerous, but is an absolute necessity. We used to think that the landlords are to be blamed, but we have found that the tenants are very largely to be blamed. When you vacate premises you have to do it sometimes in order to get a proper grip on the tenant as well as on the landlord. It may be a decided advantage to the landlord to have you vacate his property and get in a decent lot of people. It is very often the case. I do not consider it an assault upon the landlord at

all when you vacate his property. I know cases in Boston where the landlord would have been very glad to have his property vacated by the officials.

The commissioner mentioned the system of chasing the officials. Some of our officials in Boston feel that they have been chased, and there is one group which has absolutely refused to move under that process. We have a building department that is responsible for the construction of new buildings, but if the people do not like that department or its rulings they may go to our board of appeals, which was an invention of our politicians for the purpose of obstructing the wheels of business. Builders appeal to that which is apparently so constituted that there is only one man on it who has a human view of this subject of housing; everybody else looks at it from the financial point of view. They say, "Here is a freak-shaped lot in Boston, and the only way a man can build on that is the way he wants to; therefore let him," and he gets a permit almost invariably, so that our board of appeals is something you cannot chase. We have tried it, but you cannot chase anything that will not get out of the way.

I believe the public is in large measure responsible for the work of a department. If the public ignores the work of a department, the department has no impetus, no interest in doing things well. We should know when our department is doing good work. People must support the departments by knowing in the first instance what they are doing. You cannot support a department unless you know what it is up to, and the department must, for that reason, welcome the investigations of the people either in their private capacity or through an organization.

Mr. John P. O'Brien, Assistant Corporation Counsel, New York City:

It is a great field to think about, it is a vast territory to go over, New York city and its great tenement-house law,—when you consider our population, increasing each year by additions from the other states of the union and from foreign countries. It is a vast question when you think that the 626 square miles

we have in New York city are being rapidly covered by congested buildings, and when you get to some parts of our city, like certain portions of the Borough of the Bronx, and when you see what was a year ago virgin soil now covered by vast areas of tenement houses, you may form some idea of what we have to deal with and of what a beneficent law our tenement-house law is. I am glad here in a humble way to have an opportunity, after the experience I have had in testing the law and in seeing it in the crucible of the court's analysis, to pay a tribute to those whose wisdom, learning and zeal produced the law as it was enacted in 1901. I think it stands unique. I do not think there is any statute on any statute book that can compare with it in its effectiveness in reaching the ends it was designed to reach. It is unique in the fact that it has many of its minute details laid down in the law. If you go into building codes and ordinances and health regulations of other cities you will find that a vast amount of the work is left to the discretion of the head of a department, or certain officials. They are given power to adopt regulations, and those regulations are given the force of law, and they are enforced in that way. We have in our law all the details laid down; for example, we have the minutest details of fire-escapes laid down in the law itself, so that everybody may know of what iron they must be built, and how many nuts and bolts must be used in their construction, and at what angles the stairs must be built. Thus the means of evasion are reduced to the minimum.

I appreciate the truth of Mr. Murphy's statement that the enforcement of the law has been brought about to a large extent by instructing the people as to what the law meant. There has been a vast amount of work done; the work done by the new-building bureau of the tenement-house department has been more than instructive. I may say here—I hope there are no architects present—that many architects have learned how to build and construct tenement houses, and how to draft plans for them by going to the tenement-house department and learning how from the officials there; in other words, they put the plans in without knowing the law, and when they get a long list of objections they learn what the trouble is, and thereby they are taught the law, as usual at the poor property owner's expense.

Another effective weapon in enforcing the law has been the fact that in most cases where the law was attacked it has been sustained. Whatever we may say about the shortcomings of our lower courts, where penalty suits are brought up, whatever may be said about the human side of a judge who wants to help the under dog, we must say a good word about the courts that have stood by the law from the beginning. Out of a large number of cases that have gone to the supreme court, where by mandamus or other actions they have sought to tear down the provisions of the law, the tenement-house department has been victorious in every case except five or six which should never have been allowed to come into court, because the difficulty ought to have been adjusted elsewhere.

There was a great case in which the constitutionality of the tenement-house act was brought up, and where the facts showed that the owner of a tenement house had an equity which was practically wiped out by the enactment of the tenement-house law. That case began in the lower courts and went to the appellate division and the court of appeals and finally to the Supreme Court of the United States; it was upheld in every instance. When I read here recently a discussion of recent decisions of our Supreme Court, and also references to the new phases of judicial interpretation, and the so-called light of reason, and reason as applied to law, and when I recalled the fact that in the joint-traffic case before the Supreme Court, and the Trinity House cases, the court did indeed say that no matter whether there has been in the cases in question a violation of the express provisions of the law, they must give a reasonable interpretation, I realized what difficulties were surmounted when the tenement-house law was tested in court, and yet we won out in every case.

That was not without exception. On the other side of the river, in Brooklyn, there has been some tendency on the part of the courts to look to the equity side of such cases as came before them involving the tenement-house law. They let in the light of reason referred to in some of our Supreme Court cases. But now, while we welcome the light of reason, while it is a great thing to have the law reasonably enforced, and to have

men at the head of the tenement-house department to enforce a mandatory law, and apply intelligent reason to it, it is a fortunate thing that within the last ten years we did not have any too much of the light of reason when the question of the mandatory requirements of the tenement-house law came before the courts.

I am not going to get into a technical discussion of the cases, but it is indeed gratifying to feel that the law as drawn in the first instance has gone through these tests and been upheld. When I think of the archaic law we have in the building code of our city, and contemplate the splendid mechanism of our tenement-house law, I have a feeling of gratitude, respect, praise and admiration for those men, many of whom are here to-night, who made this law possible.

There are many ways in which we may get after the culprit who violates this law. We may sue him after he has refused to comply with the law, by getting him into a municipal court and bringing a complaint against him there; we may have a fine imposed upon him of $250 and may get judgment for it. Concurrently with the judgment we may file a lien in the county clerk's office which will prevent his selling his property or giving a mortage upon it; we may turn the judgment over to the sheriff and collect the money, and thus teach him a lesson. If we want quick action, if he has shown a flagrant spirit in the violating of the law we may go into the police court and charge him with a misdemeanor, because a violation of the tenement-house law is a misdemeanor. If the case calls for some other kind of action than one for the collection of a penalty or a police-court prosecution, which brands the owner as the violator of a criminal law, if the facts warrant it, and if the conditions are such as justify it and bring it within the provisions of the Greater New York charter, we may issue an order to provide for a summary vacating of the property. These are three ways in which a culprit can be reached, and to cover the cases of those who do not reside in New York, a non-resident, or a man who has so much money that he may stay out of the state most of the year, we have a most effective provision in our tenement-house law.

We had a case where a non-resident owner of a certain tenement house was involved. In its day it was a modern apartment house. It was supposed to be fireproof but I should fear to live in it. However it is on the record, and conforms at least to the minimum requirements for fireproof tenements erected prior to the enactment of the tenement-house law. When the violations were discovered it was found that the property was in control of an agent and that the non-resident owner lived in Boston and could not be reached. After the usual processes were gone through we applied there the fourth weapon provided by our tenement-house law, which is an action "against the house," an action *in rem*, in which the house is made the defendant, and the action is brought in our supreme court. The summons is served by tacking it to the house and sending it to the reputed owner. After that we wait for results and we always get them, because when an owner gets the formidable-looking document he knows that that means business and something must be done. In this case mentioned, though the matter was handled by astute lawyers, they confessed judgment for the penalty. For the information of other cities who seek a model, I will say that I do not think there is any law that could fill the bill so well as our tenement-house law. When I say that I do not mean that you are to do as they did in Wisconsin, where they took New York's law as a model, and applied it not only to cities but to rural districts as well. The court declared it unconstitutional, because they had applied one rule to rural and city districts, which was an unfair and unreasonable exercise of the police powers of the legislature.

But if there is anything over and above the point mentioned by Mr. Murphy that leads to the effectiveness of the enforcement of the tenement-house law, it is the prestige which the department has acquired by reason of the manner in which the officers enforce the law, the certainty with which they go about the department's business, and the success they have attained in getting the courts to sustain the law. The cases have been properly presented to the court, and the officers have not gone in with the weakest cases, thus running the risk of having the laws declared unconstitutional. Sometimes we have hesitated

with some of the features of our vacating orders. We have at times avoided that as we would a great danger, for we feared that if we went into the courts they might hold that the tenement-house law did not give the property owner proper safeguards in the sections which provide for a summary vacation of property, and that they would declare the law unconstitutional in that respect.

A good deal might be said, I think, along the lines suggested by Commissioner Murphy, of the good feeling that has been brought about in recent years by coöperation between the tenement-house department and organizations made up of tenement-house owners in our city. It has been a means of exchange of ideas, and a means of better understanding; it has wiped out hostilities and misunderstandings, and has brought these men closer to the departments. Their representatives, keen, intelligent men, have so understood the workings of the department and the details of the law that they have been ready to go back to their organization meetings and teach property owners what the law means. They have advised them to comply and they have complied. That has meant a great deal; it has meant that when they gather in meetings they keep pace with recent decisions on the law and they have come to an understanding that over and above the penalties for violating the law there were other penalties, that a *lis pendens* may stand in the way of closing a mortgage, and in the strenuous times that followed the panic of 1907 this became a very serious matter, the securing of a mortgage or the extending of a mortgage. But more that that, they have come by these meetings to realize that under decisions of the courts a man who owns a tenement house and fails to comply with the law in regard to fireproof construction or exits to fire escapes, renders himself liable in a negligence suit for damages, because the courts will hold a violation of our tenement-house law to be presumptive evidence of negligence.

It has recently been held in our courts, in connection with building-code violation, in a case which went to the court of appeals, where an owner had failed to comply with the requirement of our building code requiring him to guard properly a hoistway or hatchway, and where a policeman at night in the

course of his duty, and in the dark, had entered through the door and fallen to his death, that the owner was liable in damages for negligence to the widow of that policeman. That case went to the court of appeals and was affirmed. These things have become known to lawyers through the representatives of the tenement-house organizations and their attorneys, and owners are gradually coming to realize that even for selfish reasons it is better to conform to the law, and thereby not only protect themselves, but give to the dwellers of tenements in the thousands of tenement houses in our city the protection they need from fire and death.

So there is much to be said upon the question of law enforcement. We do have difficulties in the lower courts, and occasionally there come disappointments, but I would take on the whole, both as to the courts and as to the tenement-house owner, too, an optimistic view that looks toward a thorough understanding of the law and respect for the law, and the aggressive, though orderly and diplomatic enforcement of it. When I say these things I do not mean that I would tolerate for a moment anything that looked like lack of virility in the enforcement of the law. I believe if we had an anemic and delicate enforcement of the law it would have been beaten long since or abrogated and repealed; but on the other hand we must realize too that some of the evils which perhaps those who are back of this congestion movement think are deplorable and almost insurmountable will undoubtedly be corrected through the instrumentality of this beneficent law in the development of the city. Before the approaches to the Delancey street bridge were made there were thousands of those tenements below standard on the ground now taken by the approaches. The same thing was true near the site of the Pennsylvania terminal. I think there is a great deal of hope for the future.

MR. MARANI:

The Ohio law is full of inconsistencies with reference to its enforcement. We have many cases in the building department in Ohio that we have taken to court, because I have honestly

tried to enforce regulations, but every time, I regret to state, we have met failure.

In one case the city solicitor, after taking the case under advisement, said that he thought we had better grant the concessions to this particular owner, who was a man of wealth, and that if the case were taken to the supreme court they might rule the code unconstitutional. Think of a statement made by a court to this effect, that a stable does not become a stable until a horse goes into it, in spite of the protests of the neighbors who saw a stable being built and came to me to complain. We looked up that man's application and found that he had applied for a small storage house at the rear of his premises, and it was so located, but the inspectors reported that there was a manger being erected there and that it had all the ear-marks of a stable. We took this case up to the city solicitor, and he told me I had better get a warrant out for this man's arrest, and this was properly and legally done. After several postponements, all of which took time, we got this man finally into court and the judge said, "By what surmise do you think this man intends a violation of the law? He is putting up a building, and if he wants to put a manger in his house he can do so."

I have another case in view, where a man came in for an order for an ordinary two-family dwelling. Imagine my consternation when the inspector reported that the applicant was not putting in the necessary division walls but was putting in four toilets and four kitchen sinks. It was plain to us that four families were going into that building, and therefore I went through the regular process with the city solicitor, and this court again said: "You are premature in this thing; a man can put in four closets in his house if he wants to, and he can put in four sinks, and your surmises in regard to his intending to violate the law are not sufficient just now."

I waited, and caused that man's arrest when the four families went in. Here is the inconsistency of the thing; there is a section of the code which provides a penalty, and this penalty is a fine of not less than $5 and not more than $500, with imprisonment for not more than six months, or both. On the strength of the four families the man was arrested, and the

court imposed a fine of $25. By careful computation I think that the wall would have cost $375, so that the $25 fine saved him $350, and the court refused to order his arrest again because he had paid the penalty; so the four families are living there now.

These questions of the building code are not surmises on my part, but are well authenticated and are reasonable statements after a careful study of the building laws. How can you reconcile yourself to a building law that says a chimney shall not be less in height than thirty three and one third times its average diameter? When you have a conglomeration of laws designed to cover building operations, the laws being made effective, presumably, to insure the correct building of structures, and when intelligent builders and owners come across a statement of that sort it shakes their faith.

MR. VEILLER:

I wish to point out the great advantage we have in New York in having special counsel assigned to our tenement-house department to enforce the tenement-house law. Without that strong arm of the law we could not expect to have efficient enforcement; the commissioner could not help do much if he had to take his turn in the general run of actions in the corporation counsel's office. So I would urge all here tonight who care about the enforcement of the tenement-house law to work for efficient special counsel to aid in the enforcement of the tenement-house law.

The second point is in regard to speed of prosecution. There are two speeds, as with the automobile; there is the new-building work, which requires much greater speed than old-building work. To be effective in enforcing laws in regard to new buildings you must correct the defects immediately, generally within twelve hours. That means you must have the power to stop the job; you must not be compelled to go to court to get an injunction, but you must be able to stop the builder summarily and tell him that if he lays another brick until that matter is remedied he will be arrested and put in jail. With regard to sanitary evils the other speed is all that is needed; you can

afford sometimes to allow certain sanitary evils to drag on for two or three weeks or even a month; sometimes they drag much longer, but that is not a normal period.

Another point I should like to make is the great improvement in having penalty clauses enforced. We have all these penalties —perhaps not so many as New York—in all the cities of America, but they are seldom enforced; they are a dead letter. That is the great reason in my mind why law enforcement here is so different from what it is in Europe. In Europe all the laws are made to be enforced and are enforced, and the whole population expect that they will be enforced. Why should a negligent owner here fear an order from the department when he knows that he is in no danger of penalty?

That brings me back to Mr. Hartman's point that we must educate our courts. It is a matter of education. Our courts need to be shown; they need to be taken around to see the things that you saw this morning at first hand, and they need to have the commissioner from time to time see them in a social way and point out to them what the department is doing, so they may realize that when a case comes into court it means that every friendly effort to get a certain regulation complied with has been made before recourse is had to the law. When the judges realize those things we shall get much more active support from them.

THE CHAIRMAN:

I remember one remarkable case where the judges needed educating. It was a case in Paris, where it took thirty-three years to get water introduced into the houses. From that time to this is a far call indeed, and while it may take some time to adjust minor differences and to educate judges, especially in the minor courts in this country, yet I believe the time will come when in all matters the rights of property will be subordinated to the rights of human life.

DISCUSSION

The Tenant's Responsibility

By Miss Emily W. Dinwiddie

Dr. E. R. L. Gould presiding

Monday evening, June 5, at 8:15 o'clock

Mr. Adolph Bloch, United Real Estate Owners' Association, New York:

I am happy to be here as a representative of the landlords, and I am sure you will realize that there are two sides to this complex tenement-house question.

Of course, I may state at the outset that I do not represent any landlord who keeps his house in the filthy, dilapidated condition that you observed this morning. I do not represent the owners of houses in Baxter and Ludlow and Suffolk street, nor those who own houses in the Italian quarters; nor do I choose to defend any property owner who does not keep his house in clean, sanitary condition and in compliance with the requirements of the law. The conditions that you saw this morning are as strange to me as they are to you, and I have lived here in this city all my life. We have been discussing the tenement-house law to-night, and I am glad to confirm what has been said, that the tenement-house law has done a great deal for the welfare of the city.

The problem that we had to contend with, the problem that brought us face to face with the situation, that made it necessary for us to take the case from the lowest court of the land to the highest court, was presented because you defined the words "tenement house" to mean every house in the city of New York, occupied or arranged to be occupied by three or more families doing their cooking independently. That meant not only the slums and the rookeries and the terrible houses that you saw this morning, but it meant the Van Norden apartment house, the Alwyn Court and others of that class, where the lowest rent is $6,000 a year for a single apartment.

The commissioner said, I think, that there were one hundred and twelve thousand tenement houses in New York. Now, you do not consider for one single moment that those one hundred and twelve thousand tenement houses are of the kind you saw this morning? No; I doubt very much whether there are more than fifteen thousand or twenty thousand or twenty-five thousand. As I stated in the very beginning, I have no sympathy for the man, nor do I believe we have one in our membership, who would keep a house such as you saw this morning.

The tenement-house law when orignally passed in 1901 attempted to deal with a very difficult situation; it applied the law to all the houses classed as tenements. Mr. Veiller stated in his interesting book on the housing problem that in New York the errors of former administrations were crystallized in brick and mortar. That is true. When those houses were built fifteen or twenty years ago open air shafts were not required, courts were practically unknown; the law laid down certain requirements as to the construction of houses, and the houses were built in accordance with the law as it existed at that time. Owners purchased their houses in reliance upon the fact that they were constructed under the supervision and direction of the municipal departments and officers charged with the sworn duty of carrying out the law, and they had reason to believe that those houses could not be declared illegal and that their property could be taken away from them only in case of dire necessity.

I am not going into a discussion of that question,—that is not the purpose of my attendance here. I have regretfully felt for many years that there was a wide and deep abyss between the Charity Organization Society and the Real Estate Owners' Association which I represented. On one side were the theorists and faddists, as we regarded them. I had the highest regard for both Mr. deForest and his able and efficient lieutenant, Mr. Veiller, who by their concerted efforts could pass anything in this legislature, backed up by the settlement and charity workers. On the other hand, there was pictured the greedy, grasping landlord that wanted to suck the last drop of blood from a tenant. I am not of that class. I was very

glad to narrow that abyss and shake hands across it with Mr. Veiller, and the old-time enemy, Mr. Veiller, I am glad to acknowledge publicly as an esteemed personal friend. I hope the friendship that exists between us will be continued for many years.

I trust that the tenement-house problem may be viewed both from the standpoint of the charity worker and from the standpoint of the taxpayer. I might say a word or two as to the profits of New York tenement houses. I represent men and women like you, and people who have by dint of hard work, industry, perseverance and frugality invested the savings of a lifetime in a house properly built, as they thought, believing that in their declining years they would have an income from their earnings upon which they or their widows or their orphans might live. That is the class of people I represent.

When the tenement-house law was passed it applied not only to the slums but to all of the houses occupied by three or more families. The tenement-house law with the greatest detail recorded every requirement as to these houses. No interior room was legal unless it had a window, an open court or a shaft of a certain size; up to 1891 there was no requirement for houses, courts or shafts of that size, so it followed that many interior rooms became illegal under the law. Now I have no regard for anybody that wants dark rooms. If there is any room in the city of New York that is absolutely dark, as has been described,—where rays of sunlight never penetrate,—I think that a commentary on the manner of the enforcement of the law by the tenement-house department of the city. I cannot help feeling that if, after all the laws passed, we still have such conditions, where people live in squalid surroundings, in a cellar, or in a house where conditions are so bad, there must be something wrong. We were not favoring those people, not at all. The problem we had to contend with was the fact that under the law certain rooms became illegal. They were called dark rooms simply because they did not comply with the legal definition of a room, as they did not have windows opening upon the street or yard or court of prescribed dimensions.

But a great many of our troubles have passed, largely through

the efforts of the Charity Organization Society and Mr. Veiller. I think with few exceptions we have reached a point where the law can be enforced properly and where it will be and should be obeyed. We also suffered by reason of technical enforcement of the law. I have personally the highest regard for the present commissioner; I feel that he is doing everything to the best of his ability, and I think he is doing it in a sensible and practical way—but we had a commissioner in the department who required the vacating of rooms classed under the law as basement rooms. In one case the house was situated diagonally across from the house of a millionaire on Ninety-third street; the janitor happened to occupy the quarters in the basement, and he had been there for a good many years; the basement had four rooms on one side and four on the other, in all eight rooms. There was no question about light and ventilation, no question about the height of the room and no question about the sanitary condition; the trouble seemed to be that the ceiling of the front room did not happen to be quite two feet above the curb. It lacked one and one-half inches. The tenement-house department sent two city surveyors and we sent two; we had a great deal of correspondence as to whether or not that terrible room or those terrible rooms should not be required to be vacated because there was a difference of about that much, and I think everybody conceded that the conditions were all right.

Now, we have some members in the association who naturally resent it when they receive an order from the tenement-house department requiring some change or alteration that they feel, if complied with, will not mean the improvement of the house. In the early enforcement of the law there were a great many such orders issued. The commissioner said a few minutes ago there were 600,000 violations. In other words, all the past errors crystallized in bricks and mortar suddenly over night were required to be made absolutely perfect, or as nearly perfect as was possible in the high conception of the members of the tenement-house commission. While we were discussing the law at one of our meetings a member arose and said: "Mr. Chairman, ordinarily I am credited with being a man of some courage; I am a civil war veteran, I am not afraid to go home

in the dark, and I am not afraid of burglars; but about a quarter of eight in the morning, when I hear the whistle of the letter-carrier, I go down stairs in fear and trembling lest I find a letter from the tenement-house department ordering me to do some thing that is absolutely unnecessary."

That illustrates the feeling of the tenement-house owners at that time. I am gratified to state that much of this difficulty has been overcome. I remember the case referred to by my worthy and very good friend, our most efficient corporation counsel, Mr. O'Brien—perhaps I may use the words slightly changed of Pitt in his speech before Parliament: "The atrocious crime of being a *landlord* I shall attempt neither to palliate nor to deny."

I trust that when we draft laws the real-estate owners may confer and coöperate with the philanthropists and people interested in sociology and the housing of people in the cities, so that they will not work an injustice.

In the famous case of Tenement House Department against Moeschen, the principle involved was simply this: Can the legislature require you to destroy that which it required you to create, unless it be established that the thing required to be destroyed is a nuisance *per se?* In other words, can a law be passed that is retroactive? Can the legislature pass a law which affects a house already existing and which was built in accordance with the law as it existed at the time of construction, and was built under the supervision, direction and control of municipal departments? Furthermore, can the legislature after requiring you to do a specific thing in the form of sanitation, as to install an appliance that cost $300, $400 or $500—can the legislature require you to destroy such appliances unless it be established that they are a nuisance *per se?*

Can it be, that people who have complied with every rule and regulation of the law, who have kept their houses in good sanitary condition, concerning which there can be no criticism at all—can those owners be required to destroy those things which the legislature had required them to create and substitute something else at an expense equivalent to the equity in the house of the owner?

In this particular case, it was a woman who owned the house. I think the house was worth about $18,000, and I believe the mortgage on the house was $14,000 or $15,000. In other words, the equity in the house, that is the amount over and above the mortgages, amounted to about $3,000, and it was estimated that to adopt one of the particular forms of construction required by the law would require an expenditure of about $3,000. In other words, such equity as remained for the woman in the house would have been wiped out. I think everybody believed that the conditions surrounding her house were quite good, and better, far better, than those which generally existed.

We took that into the municipal court as a test case and the decision was rendered against the landlord; but the justice of the municipal court thought the questions involved so important that he "kicked" us upstairs into the appellate term of the supreme court. There the learned justice said that the questions involved were so important that, if asked for, leave would be granted to go to the appellate division. So we went to the appellate division, and the case was argued there at great length. The appellate division saw the difficulty of the problem that it had to solve. A long opinion was handed down, and at the end of the opinion the court stated that if application therefor were made, leave would be granted to appeal to the court of appeals of the state of New York. So we went up to Albany and argued the case there. The learned court again decided against the landlord; but upon our application for reargument on the ground that the court had referred to certain principles in its opinion which we contended had no application to our side of the case, leave was granted to apply to the Supreme Court of the United States for permission to appeal to that court, which we did, and the appeal was taken. I might say here that leave to appeal is granted by the courts only in special cases. It is a matter of special privilege, not of right, to go from the lowest to the highest court. That explains to some extent my "temerity" in taking the case to the highest court. In editorials that were perhaps inspired by my friend, Mr. Veiller, referring to that terrible case being taken to the Supreme Court, the sordidness of

the counsel defending the case was spoken of, and it was charged that it was simply a case of making as much money as we could out of the case. I wish I could tell you how much money we made. The court said that our application should be made to the legislature, which we did with some measure of success. The Supreme Court of the United States held that anything that related or appeared to relate to the health, welfare and safety of the community was within the police power of the state. That made the decision as absolute and far-reaching, and in some respects as novel, I think, as the recent decision in the Standard Oil case.

But perhaps we should be gratified that the decision was finally rendered because the relations between our organization and yours became such that I think we may go on and endeavor to enforce the law in a practical way, and accomplish a good deal more. Do you know that the average house in the city of New York brings less than six per cent interest? You may not believe it, but I tell you from my own experience of nearly eighteen years, not only as the attorney of an association but personally as the owner of a number of houses. Sometimes I wish that Mr. Veiller owned one of them. I offered him one at one time and he refused to take it. I have a more or less intimate knowledge of the better class of houses in the city mortgaged for less than two-thirds of the value, and the equity rarely nets more than six per cent.

I doubt very much whether more than two or three per cent of all the houses in New York city now pay more than six per cent. Perhaps I should exclude from the very beginning those houses with which I am not familiar, to which I referred in the beginning. I cannot believe that even they pay more than six per cent, because my experience has always been that the moral obligation of an owner is identical with his own interest. The character of houses that we have been speaking about cannot bear adequate return. The average house pays about six per cent. You can put your money out on first mortgages at four and a half or five per cent, and the difference of one per cent or one and a half is a mere pittance for the management and care of the houses, compliance with all

the requirements of the various municipal departments, and the trouble and bother with tenants. The tax department ought not to be forgotten. The landlord is more or less a collector of taxes for the city of New York.

I thank you for the opportunity that the landlord has had to present the landlord's side of the case.

DISCUSSION

Best Types of Small Houses

By Miss Helen L. Parrish

Mr. Lawrence Veiller presiding

Tuesday afternoon, June 6, at 3 o'clock

Mr. J. M. Hanson, The Modern Homes Company, Youngstown, Ohio.

I think we are all agreed that it is much more desirable if every family can have its own house detached, and we are much indebted to Philadelphia for having demonstrated that this is possible in a city of so large a population, where land is worth up to six thousand dollars an acre. Chicago has demonstrated that the height of tenements can be limited even in the larger cities. We should not have these larger tenements outside of New York, where they are surrounded by water and cannot spread as they can in the west. But cities up to five hundred thousand inhabitants do not need tenements at all. Of course, the smaller towns that are just developing into cities are inexperienced, and many of them seem to think that tenement houses are unavoidable as the cities develop. This association must keep before those communities the idea that the tenement is not a necessity.

Youngstown is one of those communities which made a growth in the last decade of 78 per cent, and that growth is still being maintained. We have had to make more provision for the industrial class which is coming in than private enterprise would naturally make. The Associated Charities three years ago found there was a serious housing problem. It was the overcrowding of old houses, several families living where one family should live, simply because there was not sufficient accommodation for all.

A study was made of one of the worst districts, and figures were given that were quite a revelation to the people of our city.

So we had little difficulty in organizing a special company for

the purpose of providing homes. I am going somewhat into detail on this, as I know that many other communities are facing the same problem that we have faced, and want to know how to go about forming a company along the same lines.

I wish to say that such a company is a necessity, properly to handle that question in such a community. Private enterprise cannot be depended upon to take a sufficiently keen interest in attending to details and keeping up to such a standard as we housing people think is demanded, and a housing organization will not only do good in the houses they themselves provide, but will set standards which will be followed by private capital in new houses.

We do our own building. Five months before beginning operations we hired a superintendent who had been superintendent of one of the rolling mills there, used to handling men and organizing forces on construction work, and familiar with material. We first sent him to Washington for a week under William H. Baldwin, who showed him what the Sanitary Homes Company has done there. Then he went to Chicago, to the national cement show, and went around wherever there were big building operations to study different types of construction, different methods of handling such work. When we began operations a year ago our superintendent had the matter well in hand; he was well informed as to what other communities had done and as to the relative advantages of different materials.

We also had many ideas as to the plans of the houses. Of course we have learned a good deal since. We started out with one thing definitely in view, however, and that is that we would build nothing with a common hall. In order to keep rents down to $10 a month we used a form of construction which is called the "terrace." There were no common stairways, halls, baths or toilets. We designed a house which is in effect a number of houses joined together, eliminating one wall. They are cheaper in construction, occupy less land, and therefore can be rented cheaper.

The material decided upon was a Youngstown product which is available in almost all sections of the country now, a cement tile, manufactured by a patent process. It is cast in a mold and

partially dried by steam before being released from the mold. Then it is carried away on trucks to the drying sheds and allowed to stand until well seasoned. After investigating many different kinds of building material, we settled upon that concrete tile. We thought for a long time that we should build a solid monolithic construction, but after investigating thoroughly we gave up the idea and are still using the original material. We find it very satisfactory, as it is handled much faster than you can handle forms of concrete, and it gives abundant air space in the wall. The same material is being used in some of the best residences in the city. The wall is absolutely dry and the cellar walls are laid on concrete footings, so that you would find it very hard to detect a single crack in the walls of houses which have been standing for a year, because of this care in construction.

The first installation was a ten-family terrace, three rooms, bath and laundry. None of our people are obliged to do the laundry work in the kitchen or in the living room. The laundry room is in the basement, fitted with hot water. The cheapest rent is $10 a month. Each family has a good bath, high grade plumbing and gas fixtures, and this laundry room is provided for family washing. Then we put up 49 detached single family houses, four and five rooms, bath and laundry. These houses are 16 by 30 outside dimensions, with two rooms below and two above, with a stairway leading to the second floor going off from the kitchen, the cellarway being at the side of the house, and the steps leading down to the cellar being under the steps leading to the second floor, with an outside entrance to the cellar on the landing at the side of the house. These houses are built upon a tract of ground containing almost seven acres, which we procured at a great bargain. It cost us about $2,000 an acre, and the houses were placed fronting 100 feet from each side of the tract, leaving a space 170 feet between the rows and about 800 feet in length, for a park.

That park contains a fraction under three acres, and it has been seeded as a green, to be used as a playground for children. Upon the tract there are 113 large oak trees. These buildings are built uniformly 16 feet wide and they are on a 30 by 100

foot lot, leaving about seventy feet in the rear. That stretch in the back can be used for a little garden, and some of the tenants are so utilizing it. There are two rows of reinforced concrete clothes poles in the yard for the wash. There is a cement driveway in the rear, a cement sidewalk in front and a walk connecting the driveway, the front walk and the side cellar door. In addition to these 49 detached houses and 17 flats we have provided a grocery store and a meat market for the convenience of the tenants. Ten houses were also built for other persons, making in all 76 houses constructed the first year.

Now we are working on another installation, immediately back of one of these rows, across the street, where the houses will be for sale. We already have about a dozen tenants who should be paying for homes, and we are going to encourage them to take these houses that we are building and pay for them on a system of monthly payments. Practically all our future building operations, I presume, will be houses to sell on payments, so as to help the people own their homes. We think it will be advantageous to keep the houses on this first tract for rent, so as to get acquainted with people to whom we may sell afterwards.

There is one other installation which we expect to make for rental purposes, to accommodate those who cannot pay even $10 a month. We expect to build two large rooms with bath and a laundry to rent for $8 a month. This also will be the terrace construction.

We have also four-room houses. They cost, exclusive of the land, $1,300, and rent for $15 a month. They are two stories high, with porches. We have natural gas, and many of the tenants have little natural-gas stoves in each room. We get natural gas at thirty cents a thousand.

We began building operations in May of last year. The company paid an earned dividend of one and a fourth per cent the last quarter of that year, after being in operation about six months. That is at the rate of five per cent per annum.

The second quarterly dividend has been paid, and it is expected that the rate will be maintained. The houses are

occupied practically all the time, with a waiting list because these houses are better and give more for the money than any others in town, the rents being $10, $12 and $15 a month. We of course have changes, but the loss from vacancies has so far been very small, and a little surplus is accumulating, which is being used in various ways. We reduced rents once in one type of house, but we shall have to equip the playground, and we expect to put an attendant or play director there this summer.

After all, the most important gain in this connection is the general effect upon the community of the standards set by this company. We, of course, cannot begin to control all the building, but the moral effect upon the community and upon the other builders has been very marked, surprisingly so in the short time we have been at work, and the building standards and the rent standards are beginning to be affected.

We have called attention to the immediate need of these small houses, a need which was apparent at the time, so that building has been stimulated along those lines, and we are now removing these families from densely populated districts and overcrowded houses, and taking care of them not only in this better installation of the Modern Homes Company, but in other houses which are being erected constantly. We have demonstrated certainly that it can be done, that the best houses can be built and pay dividends quickly. When we organized our company, the philanthropic side being uppermost, a great many people who subscribed for stock called it contributing to the Modern Homes Company, but they don't talk that way now; they got dividends the same year that they invested. So we are getting all the money we want.

Our tenants are delighted and the moral influence on them is marked. Something has been said about the influence on a tenant when he gets into an old "rat hole;" he likes to help the destruction along. If half the pickets are off a porch railing he pulls the rest of them off, so as to help it along. But put him into a nice, clean dwelling, well cared for, and the better side of his nature is appealed to by his surroundings.

DR. GEORGE WOODWARD, Octavia Hill Association, Philadelphia:

I have nothing to say of the houses of the very poor. The only thought I can express is in regard to some houses I have built for people in moderate circumstances.

It so happened there were two streets one hundred and fifty feet apart, and instead of building houses that were very near those streets, we conceived the idea of building what I call a quadruple house, that is to say, they were not only side by side but back to back. That probably sounds very uninteresting, that is, it sounds very hot; but Mr. Waterman, secretary of the City Club of Philadelphia, who is one of the tenants, said that during the very hot weather people came over there to keep cool.

These houses rent for $33 a month. They are, as I say, set back from the street about thirty feet, and they are separated one from the other by, I think, twenty-eight feet. They consist essentially of a piazza, as you enter, a large living room or hall which extends back the entire depth of the house, a dining room, a large pantry and a kitchen on the first floor, two large rooms with a bath on the second and four rooms with a bath on the third.

At a rental of $33 a month they net about 5 per cent on the investment. There is large discussion about how to beautify the back yard; this is a very radical cure, because there is no back yard at all. One woman said to me that she was delighted to live in a house where she did not hear children in the houses across the back yard, and she did not see any garbage pails or ash barrels or clothes hanging out.

On the other side of one of these streets we have built twenty semi-detached houses that rent for from $20 to $25 a month, having a bath and I think eight rooms. I have nothing whatever to say about houses for the very poor, or tenement houses. I have built a tenement house, which was discussed with Mr. Veiller. I showed him the plan and called it a model tenement, and he said there was no such thing.

MR. JOHN IHLDER:

There has recently been a very careful study made in England of back-to-back houses. The result of this study was to show that back-to-back houses have a much higher death rate than those which permit of through ventilation. Do you provide in your houses for ventilation that is as thorough as through ventilation?

DR. WOODWARD:

We were much afraid of the dark corners in those houses, and we have lighted them with skylights from above, and even on a day as dark as this it is comparatively light in the hall and at the foot of the stairs. Of course these houses have been in operation for so short a time that the death rate is zero. But I cannot answer that question. I should be delighted to show you the houses, and I will say that while they are located in a decidedly unattractive neighborhood, they are occupied by people like Mr. Waterman of the City Club, an architect, the rector of a church and an artist. They all speak very highly of them.

MR. GRANGE SARD:

The situation in Albany that first attracted our notice was the fact that no houses were being built to rent for $8 or $10 or $12 or even $15 a month. We have the same situation in Albany that prevails in almost all the older cities. The shifting population has vacated many houses that were built for one family; they have fallen into the hands of people who made tenements of them, and of course they were entirely unsuitable for that purpose. We undertook to start a movement to improve the sanitary conditions of those houses.

We found people living in those houses because there were no other houses that they could move into. They said that these were not suitable places to bring up a family of children, that the houses were unsanitary, and that the general moral conditions were unfavorable. We found that regular builders chose to build houses that would rent for $30 or $40 a month, so that it seemed necessary for us to provide suitable houses at

a low cost so that at a low rental they would still not be a bad investment. We decided to form a company somewhat similar, I should judge, to that which Mr. Hanson has described. We have organized the company, have bought the land, and have arranged to build in various parts of the city.

Certain parts of the city are distinctly manufacturing sections. We have bought land there and are proposing to put up houses, so that the working men in the factories may walk to their work and save car fare, which will mean probably $25 a year for each family.

There are a great many employed in the center of the city who must necessarily ride on the cars, and we have bought other land on the outskirts of the city where we propose to build houses for those who are working in the center. We recognize that the men who work in stores, bookkeepers and clerks, who often earn less money than mechanics, need to be provided for with the other working people. So we are planning to build for these in the remote parts of thc city.

Fortunately for Albany and for our plan, land is very cheap on the outskirts of the city. We have been able to buy a nice tract near the street cars at $1,000 an acre. That will be cut up into lots, to cost not more than $50. Of course when we make streets and furnish the other facilities that are necessary, the cost will be considerably more; but we started off with cheap land, and we intend to build detached houses, giving the family a house and a little garden so that they may establish a home, and so that the children may have healthful surroundings.

We have gone into this matter primarily to demonstrate that cheap houses can be built profitably, in the hope that other builders will engage in the same enterprise. I do not think that our company, which has a capital of only $100,000, will be able to solve the problem, but some of the builders are already interested in the subject; they want to see our plans, and they are studying them as we are. We have hired a superintendent, and the public at large has taken an interest in the whole subject as being one that makes for the betterment and progress of the city.

MR. ALEXANDER LAW, Tenants' Union, New York:

I am here representing the Tenants' Union in this city, which comprises men and women who pay rent, a pretty numerous set of people, you will admit. Some of them are asking the question: "Why should we pay rent? We believe that the Creator gave the world to all of us and not to some of us. In the last analysis that means that we are paying somebody for the privilege of living on the earth." But that is another story.

We favor going down on the east side and condemning the worst block, knocking it down, and then building school houses and other houses, with sunlight and air in every room, and modern sanitary conditions that the landlord will not give, although we pay rent enough to entitle us to them and enough to enable the landlord to keep up the houses in first-class condition. We believe that in time Manhattan will become a place devoted to office buildings and factories, that the people will be compelled to move out. We favor taking Long Island into the city limits, as was done with Richmond county. The natural growth of the city is to the east. We believe the whole island could be laid out, because we believe that New York, the city of the twentieth century, is going to be built on Long Island and we can eventually furnish every family in New York with a house of its own.

Then, on a national scale, we believe we could take all the railroad lands, which the government will control, and, under the same system as that by which the government is building the Panama Canal, we could start a movement which would eventually furnish every family with a house of its own.

It will take some time, but in the meantime, while we are carrying out these ideas, we shall have no unemployed men. We believe in the Bible, which says, "They shall sit every man under his vine and under his fig tree; and none shall make them afraid." But while we have our head in the clouds, we have our feet on the earth. We have been holding meetings and coöperating with the congestion committee. We hope that eventually, some day, no matter how distant it is, in this country, at least, nobody will pay anybody else for the privilege of living on the soil that gives him birth.

DISCUSSION

Garbage and Rubbish

By Luther E. Lovejoy

Mr. Lawrence Veiller presiding

Tuesday afternoon, June 6, at 3 o'clock

Mr. Carol Aronovici, Director Bureau of Social Research of Rhode Island.

Street cleaning and the disposition of garbage and rubbish belong to the class of municipal functions which have not yet received adequate attention from our many-sided and progressive reformers. From the standpoint of the housing reformer, street cleaning, garbage and rubbish removal and disposal are as much a part of the work of creating proper home conditions as is a proper provision for toilet facilities, light and ventilation. They are problems of environment which have to do not only with esthetic considerations but with the preservation of health in the case of garbage and the prevention of fire in the case of rubbish.

Before an audience such as this it is hardly necessary to enter upon a discussion of the evils resulting from lack of proper care of garbage and rubbish, but a few words may be said relative to the conditions under which the municipality must work. In the case of garbage and rubbish three processes must be considered, namely, storage, collection and disposal.

Many of us are acquainted with the superannuated bedstead, the disheveled mattress, the accumulation of ashes and rubbish, the broken boxes and barrels and the many other varieties of waste which render thousands of our city back yards unsightly and unsanitary. In criticizing such conditions we are often tempted to blame the tenant; reformers, by force of habit, blame the landlord; and city officials, in order to shirk their own responsibility, blame both. Close study of conditions, however, points to the conclusion that while carelessness on the

part of the tenants may be a considerable factor in producing this evil, the failure to enact and enforce proper legislation relative to storage and the absence of an efficient removal service are generally at the bottom of the evil. Legislation in matters of health, when properly enforced, is as powerful an educational influence as are the schools. But legislation concerning storage without a proper system of removal by the city is ineffective. Unfortunately many cities do not provide for the removal of rubbish and the results are easily perceptible even in some of the most progressive communities.

An examination of the ordinances of thirty-three cities clearly indicates that the legislation concerning the storage of garbage and rubbish is defective and inquiries as to the enforcement of existing legislation indicates great laxity in that regard.

The conditions under which the removal of garbage and rubbish are carried on vary from place to place, but the chief things making for efficient service are accessible storage, proper receptacles and frequent removal.

In connection with the storage of garbage and rubbish, while I agree in every respect with what has been said of the alley as a residence street, I am emphatically for it as merely a means of access to the back yard of a home. New York city has the same condition as in the alley cities, only turned inside out, with the result that what is objectionable in our back alleys is there exposed to public view. That back alleys have many other advantages from the point of view of tenement construction I have no doubt; whatever criticism may be directed against them is an acknowledgment of our municipal incompetency rather than an attack on evils inherent in the very existence of alleys.

The providing of proper receptacles is another of the many difficulties which the law has not so far effectively handled and which the cities have failed to insist upon. The work of the collecting agent is made more difficult; our yards are kept in bad condition because of the failure to provide adequate receptacles; this is evident from the most casual examination of our congested tenement districts. The costliness of providing proper receptacles, however, is undoubtedly determined by the frequency of removal, which is the final step in the process of caring for household waste, so far as the tenement is concerned.

The disposal of municipal waste, as long as it is carried out in a manner that is inoffensive and economical, will be satisfactory to the tenement dweller. What this method of disposal should be is still a matter of experiment, and much remains to be learned from the European cities, where the desire for economy has helped rather than hindered development of sanitary processes.

MR. WILLIAM G. KIRSCHBAUM, Board of Health, New Bedford, Mass.

I am proud of New Bedford, and the longer I stay at this conference the more I am convinced that we are not far behind other cities. We have none of your dark rooms, though we have our housing problem, as I think Mr. Hartman knows. We are crowded, and we have the same trouble chasing up those who move from one tenement to another that they have in Boston. Mr. Lovejoy evidently has not seen the New Bedford system of handling ashes and garbage. For over sixty years New Bedford has collected ashes, and the expense has been taken from the tax levy. In a great many places I think they make the householder pay for it. Collections of ashes are made once a week from every household in the city. It works well and is in charge of the public-works department. Garbage has been collected and destroyed since 1893, collections being made twice a week from May 1st to November 1st, and three times a week from November 1st to May 1st. The garbage is sorted and kept separate. Rubbish, tin cans, bottles and such things are not kept in garbage barrels, and the garbage barrels are covered. Furthermore, under the laws of Massachusetts, the boards of health have the right to make contracts for the disposal of garbage, and our board of health was not slow in taking advantage of that law.

We have had two or three systems of disposal. The present system, which is practically that of boiling, is called the Wheelwright system, and has been the most successful. The other plans we had prior to that gave more or less trouble, breaking down or burning down, and we had to borrow the Wheelwright system temporarily. Since we have been using it it has gone along well. We are working under a cheap contract for $23,500

a year, terminating in 1914. It includes collection and destruction, and as we collect about 35 tons a day, it brings the cost to a little over $2 a ton, which is pretty good. We shall never again get a contract so low as that.

We have no trouble about policemen helping us. At the outset it was hard to get people to put out their garbage in such a way that the collectors could get at it. Now, if anything goes wrong and the woman of the house tells the officer on his beat that the garbage man has not been around, he steps to a telephone and tells the main office, they telephone the board of health office, we telephone the contractor and a team goes right down to that house and gets the garbage.

As Mr. Lovejoy stated, we send out instructions printed in English, Polish, German, French and Portuguese. We do not follow the practice of Providence, which collects the garbage and sends it into Swanzey, Massachusetts, to be fed to pigs. We do not allow this under any circumstances. When I first went on to the board of health we had 300 swine licenses; when we inaugurated this system of collecting garbage and destroying it, we reduced the number of those licenses, so that now we have only 21.

MR. WM. H. DAVENPORT, Chief Tenement Inspector, Baltimore:

We have handled the problem which Mr. Lovejoy pointed out, by using our policemen as sanitary inspectors in Baltimore. Nine-tenths of the complaints that we get in the health department come from the police department, and they are not by a sanitary squad. The ordinary inhabitant of the city has been trained whenever he finds a nuisance existing on his property, to notify the policemen on the beat, who thereupon makes an inspection, and if conditions warrant it, turns in a complaint to the health department. Our notices from the health department are served by policemen on the beat in the same way.

In the tenement-house work it is one of our regular customs when we find a nuisance or a condition such that we have to cause an arrest, to have the officer on the beat inspect the nuisance and be ready to testify in regard to it, so that our regular policemen aid us in sanitary work.

MR. DAVIS:

For four years in Paterson, New Jersey we had a collection of rubbish as we had of garbage, and it was done in a way which I think could be applied to cities having alleys. We think of applying it in Columbus.

The householder in Paterson was compelled to set out on the days of collection a can containing his garbage or his ashes. There, where there are no alleys, it necessitated the placing of the can out on the curbstone line. The collection, however, was very regular, just as regular as the calling of the milkman and the cans could easily be put back afterward. Frequently they remained until noon before they were put back and they were a little unsightly, but I do not see why that same plan could not be applied to the cities with alleys. Why cannot we compel the tenant of the house, as they do in Paterson, to place the waste in two cans, and on the day of collection set those cans outside the back fence? It would immensely reduce the cost of collection by the city. We have found in Columbus, where we have just inaugurated a collection of ashes, that it is going to cost an immense sum to go in and bring out this vast accumulation. In that connection I will say that we are going to solve the fly problem, because we are to-day having a systematic collection of all stable manure.

MR. MARANI:

These discussions have demonstrated the necessity of simple, plain laws and a just enforcement of those laws. When you tell a man that for hygienic reasons you desire certain regulations, that is all right for a man of education, but when you give it to the Pole or Italian you must tell him: "For the protection of the lives of yourself and your children it is necessary to do this or that." One appeals to the educated man and the other does not, unless you put it in terse language.

If we were as vigorous in our campaign against the garbage pail as we are against many other things, the conditions which produce the house fly would be considerably improved, but we start at the wrong end. We screen our windows; why don't we screen our garbage pails? Fresh garbage is eatable; it does

not become uneatable until it begins to putrefy. It is absolutely harmless and there is no danger attached to it at all when it is fresh, and the poor have been known to thrive upon fresh garbage from the garbage pails of wealthier people. The real danger lies in putrefied garbage, which clings to the cover and the handles of your garbage pails. Ninety per cent of the stuff that is dumped in is not a menace; it is the dirty garbage pail and the little spot which sticks to the outside or the inside, on which a hundred flies clustered.

For this reason ways and means should be devised whereby municipalities may supply the owners of buildings with a pail made of cheap material, such as paper saturated with wax or oil, to hold garbage until the collection is made, the whole thing then being burned, pail and all, and a new one left in its place. I think that is the best solution of both problems, the garbage and the receptacle. Danger also lies in the little dirty crack in the closet, and the little crack in the basin; the danger is in those little places that attract flies. Until we get the hygienic garbage pail which can be carried away and burned, I say put your screen around your garbage pail rather over your windows.

DR. KIEFER:

It was my intention to say nothing on this subject, because it has been treated by a representative of our city. The greatest trouble we have in Detroit is in getting the people to put the garbage where it will be safe, and where it can be collected. We collect some garbage in Detroit, although the impression may have gone out that we let it go altogether. The work of collection is under the department of public works, and the gentleman who has direct charge of the garbage is present at this meeting and has spoken to you once or twice. He collects an average of about 150 tons of garbage a day; it runs from 125 to 150 tons, and he collects it at a cost of $1.96 a ton, so that he is not extravagrant in his way of doing it. He is willing to do it and would be willing to collect 400 tons if he could get them.

The trouble is that he gets this 125 tons from about one-quarter of the householders of Detroit. The rest of them

throw their garbage into the alleys. You say, "Why do you let them do it?" We do not; the law is there prohibiting them, and we try to educate them to obey the law. Ten years ago the collection of garbage was made by a contractor, under the supervision of the board of health. When I became health officer I was going to clean up the city, and not have anything in the alleys that did not belong there. I got out a card, not a piece of paper, but a heavy cardboard printed in plain language, not in several languages but just plain English; on it the people were asked to take care of their garbage. They were told in simple English what garbage was, and some extracts from the law were cited to them, not in formidable language but in good English, telling them what the law required.

One of these was taken to each house in Detroit by a police officer, and each one had a little hole in it, and on each card was printed; "Please post this in a conspicuous place in your kitchen." We have had many new people since then, so for four years we have repeated this piece of advice, thinking it would have some effect. In fact, after ten years, with another department in charge of the work just as anxious for results as we are, we succeed in getting garbage from only about one quarter of the people.

I do not want to harp on the same thing every time I speak, but it is the old story,—education. Keep at it until the people understand that it is harmful to let garbage lie around, and then they will not do it any longer.

Another thing is the matter of manure. There is the place to look out for flies. That is where the flies breed. We can have manure removed sometimes by process of court when it becomes a nuisance; it is always a nuisance in a back alley.

I have a different opinion from Mr. Lovejoy as to whether the final disposition of all rubbish concerns housing reformers. I think the disposal of rubbish does concern you. In Detroit we have our garbage taken to a reduction works and reduced there. The rubbish is taken to various places called "dumps." That is your business, because the dumps become residence places very soon; and we get complaints asking, "Why don't you stop this?" We have no other place to take the stuff. I

have been urging for ten years that the city of Detroit supply itself with incinerators to dispose of it, but the city will not spend the money that is necessary. That is the reason I should like to have the people get together.

Dr. Beatty:

In Pittsburgh we have about 32 uniformed sanitary policemen. They placard houses for disease; they gather cultures, visit back yards and report privy vaults; they look after rubbish; they go into alleys and highways and hedges and attics and cellars. Their uniform takes them everywhere. I was much interested in hearing somebody talk about the police not doing such work. We could get our police to do anything in that regard. The health bureau of the city of Pittsburgh is organized on the plan of reciprocity. We have a tenement-house division, a plumbing division and a sanitary division, and we are now going to have a smoke division. These divisions contain 185 men, from whom I have daily reports. These men work together reporting, and they are responsible one to another. If my tenement-house people see anything that should be reported to the plumbing or the sanitary men, they make that report; the same thing is true in all these different departments. They make their record: "Reported so and so to the sanitary division," on their daily report. The daily report of my men is two feet square, and it is filled up with everything they do from the time they leave the office in the morning until they get back the next morning to make their report. That is true in all divisions.

Our garbage and rubbish is collected by the city at the expense of $212,000 a year, for a population of 655,000. We have the garbage weighed, simply because we want to find out whether it is increasing or decreasing, and we have found that it is increasing. Our rubbish is disposed of in dumps.

We are trying to get in touch with the people of Buffalo, who destroy their rubbish by incinerating it, I believe, and we are going to do that. We have an appropriation of $85,000 for building such a plant, and when I left home the blue prints for that plant were lying on my desk.

MRS. THOMAS S. KIRKBRIDE, Philadelphia:

I intend to follow up that admirable garbage-pail suggestion by stating that now at the Civic Club of Philadelphia there is a large brick on exhibition manufactured by a small municipality in England from the garbage collected in the town. This brick is odorless and is useful either for heating or for cooking, and as I understand, all the expense of garbage collection and more has been paid for from the sale of these bricks. I am sorry that I have not the name of the English town to give you, but it would be worth while if some member of this conference should go over to England and find out the statistics and the methods of that municipality, and bring them back to us.

MR. JAMES P. KRANZ, Social Service League, Houston, Texas:

We have four commissioners and a mayor. The business of the city is divided between these five men. The mayor has charge of public health, police and education; there is a commissioner on fire, on streets, on finance and on water. Each man is responsible for his department and the mayor for all of them.

In regard to the collection of garbage, we have not an alley in the city of Houston and all the garbage must be placed in front of the premises. The city ordinance requires that cans for holding garbage be non-leakable and have a close fitting cover. The garbage is collected every day. The city requires hotels to pay for the removal of excess garbage. The city collects, free of charge, two barrels of garbage from every house and all over that must be paid for.

I think you are wrong when you rely on police fines to make a poor man understand what the sanitary code is. I am engaged in settlement work in Houston, where our neighborhood is largely Jewish, Italian and Mexican. These people understand little English and know little of the law. In Mexico, where most of them come from, there is little regard for sanitary conditions. We find through the clubs and neighborhood visitors of our settlement that personal interest in these people is the effective means of accomplishing something. They have no rational standard of cleanliness and there is no incentive to be

clean. Our neighborhood visitors call on these people once a week or oftener and suggest that they clean up. These visitors are well received by the neighborhood, and because they are liked personally and because every woman has a certain pride in her home, cleanliness results from these visits. I recall an instance where I went to one house several weeks in succession on Monday and found the home clean. Later I called on another day in the week and found it unclean. The woman said: "Oh, I thought you were coming on Monday and I cleaned up for it." It takes a fine character to keep a home clean in the average poor districts, to keep a home clean when there is no one else in your neigborhood who does so and when no one appreciates it.

MR. VEILLER:

It seems to me that the discussion this afternoon has been the most valuable of the whole conference. I felt that way about Mr. Lovejoy's paper, and especially about the practical results that followed it up. I want to rub in Mr. Davenport's suggestion about using policemen to serve notices. There is always a policeman on the beat and he can be utilized.

MR. BALL:

It cannot be done in a very big city.

MR. VEILLER:

I think it can be done. To send out, nail up and take down notices you can always utilize a policeman.

As to putting out cans, you may be interested in knowing what New York does, in the light of what our New Bedford friend says. We do put the cans out in front; we have no alleys and we do compel the collection of garbage and ashes and rubbish every day, not once a week or twice a week, nor once in six months, but every day. We have to do that in New York on account of our big cosmopolitan population. But we do not believe in collecting twice a day for restaurants and lodges and clubs; they ought to pay for such special services. We not not believe in doing that in New York, but we believe in doing it for the poor people, people who cannot afford to pay for it.

I think the suggestions about popular education, especially Mr. Marani's, were very valuable, as to instructing the people in language they can understand, for the protection of themselves and their children.

In regard to the cans, if you do not know what they do in Minneapolis you should know about it. There they compel the householder first to drain the garbage and get out the liquid, and then wrap the garbage in newspapers. Everybody has newspapers these days. What is the advantage of that? It is this, that these newspaper bundles are put in the garbage cans, or even in empty boxes, or even on the ground, yet the flies cannot get at them. There is nothing to stick on the sides of the cans, they are dry. If you put the bundle inside the can the rats cannot get at it. If you write to Dr. Hall, of Minneapolis, and get those regulations from him, I am sure you will find them very valuable.

MR. LOVEJOY:

May I ask how well that plan works in Minneapolis?

MR. BALL:

It is a splendid thing, because they burn the garbage and the paper assists in the burning.

DR. BEATTY:

We do that. If the collectors come to a can where the garbage is not wrapped, they are told to let the can stay there until it is done.

MR. ALDRICH:

In Minneapolis they incinerate all their rubbish and their garbage, and they get sufficient power to light and heat several hospitals and the house of correction, and still have a lot left which they are going to use in the future. You can do that if you burn the garbage.

MR. VEILLER:

One other point I would like to make, which follows the suggestion Dr. Kiefer made, that is, that if we had a conference in

Detroit it would be of great value in stirring up the people and would help the cause of popular education. Why should we not have a conference in Detroit? I do not mean another meeting of the national association, but why should not the people in Detroit organize locally? And if it is feasible in Detroit it is feasible in Columbus and everywhere else.

DR. BEATTY:

Please do not preach the gospel of having the police tack up notices and interfere with the work of the board of health. The police department is a department by itself and the health department is a department by itself, and when you get two departments clashing you are going to have trouble.

MR. VEILLER:

I did not mean to say that there should be any confusion of functions or clash between the police department and the board of health, but I think it is an advantage to utilize that force of men scattered all over the city in doing work of this kind.

DISCUSSION

Housing Conditions in Small Towns

BY ELMER S. FORBES

MR. LAWRENCE VEILLER presiding

Tuesday evening, June 6, at 8.15 o'clock

MR. ROBERT E. TODD, Housing Investigator, White Fund, Lawrence, Mass.:

I will contribute a few facts to supplement Mr. Forbes' major premise underlying his discussion of ways and means, namely, that the small cities do need building regulations.

I had an amusing experience in Lynn last week. I had written to the building commissioner that I should like to see one or two plans of good houses that were popular in Lynn. The first plan shown me had two alcove rooms opening into an air shaft, and three air shafts. Lynn has only recently adopted the magnificent distance of six feet between front and rear buildings. Lowell has a building code in the works, but at present has practically no regulation for light and air in buildings, and only some of the usual regulations for fire protection.

Lowell apparently has some sanitary conditions, such as bad plumbing, use of one water closet by several families and water closets in cellars, which ought to make a city of her size ashamed of herself. The city has some large tenement houses, many of them four-story frame structures. There is one house of 32 tenements, another of 48. In one of the larger houses, where each tenement has four rooms, two are windowless, except that the end tenements in each house have windows in three rooms.

In Lawrence we have examined six of the most crowded half blocks, which may be taken as samples of about twenty blocks at the center. In the most crowded of these blocks, we find a density of population of 643 per acre.

We have in Lawrence an unusual example of water-closet requirements. In 1894, seventeen years ago, the board of

health, on account of the fact that the members were nearly all plumbers, passed a set of plumbing regulations which is not excelled by the best in Massachusetts today. These regulations demand that there be one water closet for each family, and that it have a window three square feet in area and opening to the outer air. Three years ago the requirement was added that each water closet be in a separate compartment. In practise this had been secured from the first without regulation. These regulations, enforced as they have been even in the old tenements, make it possible for Lawrence to consider her sanitary condition with a great deal of pride.

The city, however, has been playing most seriously with fire risk. More than 250 four-story frame houses is her unenviable record. In the last four and one-half years, 88 of these houses have been built, having a housing capacity of more than 2000 persons. The city has practically no fire limits, only a narrow strip of land along the main street. In 1880 there was a good-sized fire district, but at that time the real-estate interests wiped it off the books. The present fire limits are so insignificant that when the National Board of Fire Underwriters were in Lawrence in July 1908, several of the city officials, including the building inspector, did not know that there were any fire limits.

There are dark rooms to a greater extent than the citizens of Lawrence believe, and they are being created in new tenements, although not universally. Bad courts exist in many buildings, even in those being constructed to-day. I might describe one court, more than 13 feet deep, 3 feet 6 inches wide, and at the inner end with recesses on either side. At the top the width, 3 feet 6 inches, is reduced to 1 foot 6 inches. Over the whole court the boards of the clothes yard on the roof have been extended. The court furnishes the only light for two rooms on each floor, six living rooms in the house, and they are practically windowless. In addition to this, sink rooms and water closets open on the court.

Connecticut, six years ago this month, passed a building law which applies to cities of 20,000, and in the census of 1910 there are nine cities in Connecticut which come under that law. If

Massachusetts had the same law, there would be under it twenty-seven cities and the town of Brookline. Massachusetts' urban population has increased to this extent: thirty-five years ago the population in cities of 30,000 or more was 38 per cent of the total population of the state. Today the population in cities of 30,000 or more is 61 per cent. That fast we are traveling in the direction of urban living.

MR. BALL:

Under the direction of Professor Tufts, of the University of Chicago, during the summer of 1909, a more or less cursory investigation of conditions was made in Aurora, Joliet, Freeport, East St. Louis, Alton and Moline, and the same general situation of neglect and lack of control which has been spoken of this evening was found to be prevalent in all those cities. Photographs were collected showing some of these bad conditions, and an effort was made this year to get the authorization of the legislature for the appointment of a commission to study the situation throughout the state as a basis for legislation. We think the easiest way to control the situation would be through state law, which would affect the smaller as well as the larger places. It is necessary to create public opinion before we can care for these things in the state of Illinois.

In connection with my work in Chicago I have had opportunity to go out into smaller surrounding cities and see something of their housing. Freeport is a railroad town about 100 miles west of Chicago. There are not many housing evils there, and yet there are two notable examples of buildings recently erected having less than a foot and a half between them, with windows opening upon that space less than a foot and a half throughout the length of the building. There are also, on the principal street, a number of three-story and one or two four-story buildings with apartments on the upper floors and a store on the lower floor, and many of the former have rooms entirely without communication with the outer air.

Racine, Wisconsin, is the most thoroughly sewered small city that I have ever studied. It is their habit in Racine, when a man builds a house on the outskirts of the city, to extend the

sewer system two or three squares, if necessary, to sewer that house. At the same time their sewage disposal is into a small river which flows through the town, and is undoubtedly a source of river and lake pollution, which should be given attention. There are one or two very bad examples of overcrowed lodging houses in Racine which I noted; one of them was an exceedingly dirty building, in which were housed a great many laborers. I saw in the attic rooms, only six feet high, as good evidences of overcrowding as I have ever seen in a small city.

In Aurora, a beautiful little city lying on both banks of the Fox River, one would hardly expect to find bad housing, and yet in a half-day's visit I was able to point out to the mayor and city solicitor some very striking examples of things that ought not to be. There was an aggravated case of fire danger, a livery stable with horses stabled on the floor below, and above that, four apartments, two of them occupied by families and two vacant. At the rear of this building was a tumble-down shanty in which hay and vehicles were stored. The only entrance to the apartments on the second story was a stairway from the street alongside the livery stable. The building was long and deep, and the rear apartments had to depend solely upon the stairway for access. It was as bad a fire-trap as I have ever seen. I saw three shack dwellings on the banks of the Fox River in that town that for conditions of dirt and dilapidation I have never seen equaled.

I have had some experience in dirt and dilapidition. We went into one of those houses, inhabited by an old colored man, and the mayor and I went through his front room into the rear room, which was very dirty. In going out we saw cobwebs which were as thick as one's hand. Perhaps you can tell me how long a cobweb has to hang before it gets three-quarters of an inch thick.

In Aurora one of the principal sewers, four feet in diameter, and running at the time I saw it just about half full of sewage, discharges into an open ditch within twelve feet of the rear of a large lodging house in which twenty or thirty men are housed. Adjacent to that lodging house I saw another one, where on account of lack of proper conveniences it was the

habit of the housewife to throw out the kitchen slops on the adjoining ground. Although I have seen some pretty good examples of neglect, I have never seen such an accumulation of kitchen-sink refuse as was heaped up against that building. It was three feet above the level of the ground, and sloping out in conical shape from the house against which it rested.

Those are the things we find in small towns, and we should do something to remedy them. One habit I have in visiting cities is to inquire at public libraries as to what works they have on housing. I am usually suprised to learn that they have possibly only one book or perhaps two. It seems to me one of the best things that can be done where there are public libraries is to make such inquiry and suggest to the librarian the advisibility of placing in the library some of the standard housing literature.

Something was said by the last speaker about fire limits. We have the principle of local option applied to Chicago in a novel way. I have never heard an argument up to the present time in the city council or in any committee of the city council suggesting that the question of fire limits was a broad matter involving public policy, but merely a question as to what the alderman wanted or the people of that district wanted. There are some notable and surprising cases within my observation where a builder intending to erect a frame factory purchased ground outside the fire limits, and where somebody in the neighborhood, objecting to the presence of the particular structure, requested that that ground be included within the fire limits, which has been done with great alacrity. It will probably be possible in many towns where there are not at the present time frame buildings, to get requirements prohibiting their use. The difference in cost between a frame and a brick building is relatively small, not more than 10 to 12 per cent and negligible when one comes to count the advantage of the brick building over the frame.

Another point worthy of attention is the increasing tendency to underground occupation. The one thing that has impressed me in the city of New York in my observation of the last two or three days has been the increasing occupation of underground

spaces. Since I lived here seven years ago this has gone on with suprising rapidity, and there are hundreds of tenements and hundreds of other buildings that had cellars and basements unoccupied when I left here, into which have now gone business enterprises, bootblacking establishments, markets, little shoe stores, barber shops and similar establishments. These have been increasingly put underground, not alone in big cities, but in small towns.

The town of Urbana, Illinois, has about 12,000 population. It is the seat of the University of Illinois. There is no reason why there should be a single bit of underground occupation, and yet there has been put underground in a building in Urbana, a barber shop which has absolutely no communication with the outer air. It has a skylight of glass in a vault out in front, but absolutely no window to the outer air. I think of this case because it illustrates something to which we ought to have our eyes open as an increasing evil.

MRS. BACON:

I ask simply for advice, as to what can be done in a situation such as exists in Taylorsville, a village of shacks right across from Terre Haute. The conditions there are unspeakable. I should like to ask Mr. Veiller this question: Could anything be done by having another clause in the tenement-house law, if we can get one to apply to little shacks, or should we proceed by enlarging the powers of the state board of health, giving them power to wipe out these dreadful places under any pretext?

MR. VEILLER:

I think Mr. Forbes in his paper really answered Mrs. Bacon's question. I cannot see that the problem of the small town differs from that of the large city. The only way you can solve it is by awakening public sentiment which will work along the lines that Mr. Forbes has described. There is no obstacle to controlling the one-family house in Chicago any more than there is to controlling the tenement.

CAPTAIN CHARLES J. ALLEN:

First, I want to say a word in favor of state supervision. If

you will permit me, I will go back to 1903, when the effort for housing reform took definite shape in New Jersey. A number of ladies in the Oranges, essentially the residential section of the state, just outside of Newark, had organized a civic sanitation society. They came to Trenton and tried to enlist the interest of the legislature in the matter. At that time I was doing newspaper work as legislative correspondent. I talked with the ladies, and becoming much interested, brought them into the governor's office and introduced them. Governor Franklin Murphy heard what the ladies said and replied, "Prepare a resolution authorizing the governor to appoint a commission to investigate housing conditions in the state and report to the next legislature." This I did, and Assemblyman Lord introduced the resolution, which was carried without objection. In my capacity as a newspaper man I had been through various sections of the larger cities of New Jersey, and I thought that I knew housing conditions pretty well, but when I went out to make an official investigation I was astounded to find out how much I did not know; I found things that I had never seen on any superficial visit to the tenement sections and had never even dreamed of.

The commission appointed by Governor Murphy put in a full year investigating tenement-house conditions throughout the state, and at the end we started to prepare a bill for presentation to the legislature. We had the kind services of Mr. de Forest and Mr. Veiller in the ground work of our bill. We found that in New York there was a tenement-house law for cities of the first class, which left the smaller municipalities entirely alone. That did not suit us. We found that the smaller municipalities so far as we had investigated them in New Jersey, already had a tenement-house problem to wrestle with or had started in to create one. Our bill was introduced in the legislature in 1904, by Mr. Everett Colby, who has since become famous in New Jersey. He was then minority leader and Congressman Hamill was majority leader.

That bill had the unusual experience of being discussed favorably on the floor by both majority and minority leaders; and it passed the assembly without a dissenting vote. In the

senate there was much opposition. The tenement-house owners, the speculative builders and the contractors, the material men and a number of architects found in the proposed tenement-house law many things that were dangerous to their business, and they organized a determined opposition, with Senator Hudspeth as the leader on the floor of the senate, to fight the bill when it came up on third reading. The senator stayed up all night in Trenton with architects and contractors who were loading him up with additions to the bill.

One of the features of the proposed bill was the outer court, four feet wide, and Senator Hudspeth argued on that point, that it was ridiculous and absolutely absurd, "a tenement with a court four feet wide." Senator Bachellor promptly replied to Hudspeth's objections by saying, "What do you understand by the term 'court'?"—"Well, it is just a court."—"Do you understand what it means?"—"Whatever it is, two feet and eight inches is enough for it."

That was the character of the opposition to the tenement-house law. We succeeded in getting it through on the very last night of the session, with just the requisite number of votes.

Governor Murphy appointed his board that night and it began its official existence on the first of May following. We started out with the intention of obtaining an actual physical census of all tenement houses in the state, starting as near as we could at the center of each of the larger cities and continuing in a constantly widening circle. At the present time we have a record of 48,642 tenement houses which were in existence at the time the tenement-house law went into effect.

Just outside of Newark there is a pretty little municipality, Nutley, in which there is not the slighest necessity for tenement houses. In one section of Nutley there was a thrifty German who had a triangular tract of land fronting on two sides on a road. He lived on one corner of that himself, and cultivated the greater part of it for garden truck, which he sold in Nutley and the village of Franklin, employing a dozen men. It did not appear to him to be good business to pay these fellows wages on his farm and have them go to Nutley and pay rent, so he conceived

the idea of building a tenement house on his tract. He came to the office—somebody told him he must submit plans to the department—and showed plans for a four-story brick building for twelve families. There was no lack of light and air, as he had six or eight acres around the house, but there was no plumbing,—not a bit from top to bottom. I asked him where his water supply was to come from and he said a well in the yard. Then I asked him, "Where is your water closet?"—"Over here." The level of the water closet was some ten or twelve feet higher than the water in the well. I said that he could not do that, that he must put the water closet in the house. He said that was easy enough. So he went away and came back again with the plans. I looked at them and explained that he conld not do what the plan showed; that he must trap every one of the fixtures and he asked why. I said, "Don't you know that that is a standing invitation for gas to escape all over your house?" And he said, "What's the difference? Nobody but Italians will live there."

As for our old buildings, I have seen a great many of the tenement houses in New York and many in New Jersey, and there is nothing you have seen in New York that you cannot see in New Jersey. We have all the evils and more. The work of removing the evils in existing tenement houses is about as difficult in New Jersey as it is in New York.

In case of violations, or in case of refusal to comply with regulations we notify the owner that such violations are found existing and that they are contrary to law. We give him ten days to think it over. If the violations are not removed, we send him an order directing the removal, and if they are not removed, we are done until we get the case into court. We have to sue through the attorney general of the state, and sometimes it is several months before we can get the case into the courts, so that our method of dealing with people who refuse to comply with the law is rather cumbersome. Every year we have tried to get a way out of that, but we have been unable to get anything new, because we do not dare to let down the bars while we have good provisions in the law, for fear of having some bad features introduced.

The trouble we have in New Jersey is the difficulty of doing the work with only 22 inspectors to cover the entire state. That means looking after the construction of new buildings, removing violations on old buildings, keeping up our census of existing houses and taking care of all complaints, of which last year we had over 1200 from different parts of the state. All that must be done with 22 inspectors. The increasing of our force must be done through the legislature, and every year for the last six years we have asked for more inspectors, but without success.

DISCUSSION

Sanitary Inspection

By Edward T. Hartman

Mr. Lawrence Veiller presiding

Tuesday evening, June 6, at 8:15 o'clock

Dr. Guy L. Kiefer, Health Commissioner, Detroit:

I have been much interested in the paper on sanitary inspection presented by Mr. Hartman, of Boston. The first point he brought out, about paying more attention to the inspection of houses after they are built,—in other words, reinspecting them and keeping track of them, is a good one, and one that has not been brought out before. One of the things I am going to take home and try to verify is the relation between prevalent sickness in the city and these housing conditions which we have talked so much about, and I am going to try to get something definite on that relation.

Mr. Hartman also brought out the point that it is necessary to have an inspection of houses, which of themselves, as I understood him to say, may be sufficiently good and sanitary if used rightly, but which are overcrowded.

There are things that have come to me that I want to take home and try to practise, and one of them is this house census. If we can get a list of the houses and conditions in the houses, good or bad, which is a big undertaking, and know what every house is in our city, we have something to start on so as to show the community the need for inspection. That seems to me the most practical point brought out in the entire conference. I said on another occasion that we public officials do know the conditions. We think we do. I know where a good many unsanitary houses are in Detroit. There are parts where some bad spots exist, and we know where these are, and yet we do not know so much as we should. What we want is a complete card catalog of the city, so that we can say, "That is what it was two years ago and this is what it is now."

Another confession I want to make is this, and that has come about as the result of these meetings. I am converted on the matter of laws. I did not think it necessary to have anything except general laws, but I think now that it is a good thing to have some specific laws on the subject. I was converted last night when Mr. O'Brien spoke and showed how attorneys look at it whenever they find something definite to take hold of.

I want to say just a word again about the necessity for the campaign of education. It should be emphasized for the purpose of bringing about coöperation,—coöperation first between city officials. If the people understood the problem better, if they knew what was needed, we should get better coöperation through the city officials, and I refer to such officials as the attorney, for instance, that is to take charge of the cases,—in our city, the corporation counsel. Here is one instance. I was much worried about our water supply becoming contaminated, because there was an open sewer in the shape of a creek, emptying into the water supply just above the intake. The village there had put in a sewer system and was going to empty its sewage directly into the intake. I went to the corporation counsel and asked to have the village enjoined. He said, "What makes you get excited about it? That is nothing but a surface drain." I said, "We shall have to find out." He said, "You will have to show me they are going to put actual sewage in there." I had inspectors go up there and they found water closets connected with new sewers, and we reported. Then he said, "Show me that that goes into the creek." We did that and he said, "Show me where that goes into the Detroit River." We did that and he said, "Now, show me where that goes into your water supply. Perhaps you do not get the pollution; there is plenty of water there." I came to the conclusion that it would be necessary for me to show him a given germ that was labeled as having been found by a post-mortem examination of somebody that had died in Detroit before I could convince him. We need education to get the coöperation of the officials first of all and to get the people wanting things; then we shall all work together and accomplish something.

As to the possibility of sanitary inspection work, without

public sentiment, without this primary educational campaign, let us see how it would work out. I have spoken about our lack of inspectors to work out our various problems, but I cannot help telling you in this connection how small the number really is. We have one sanitary engineer in charge of the plumbing and sanitary department. We have six plumbing inspectors, one special sanitary inspector and three police officers who do sanitary work; this for a city of 467,000 population. Now why have we six plumbing inspectors? Because people have been more afraid of unsanitary plumbing than of bad housing. They have been afraid of sewer air and sewer gas, as they call it, in the houses, but they have not been afraid of impure air from other causes; that is why we have six times as many men to look after plumbing as we have for the purpose of looking after all the other unsanitary conditions that have been spoken of in this conference.

Dr. Beatty, of Pittsburgh, said he believed in education, but he said, "Have your inspectors educated." I think it is worth while, if you have the kind of helpers I am going to speak of. For instance, we have skilled nurses, to look after babies in the summer time, and tuberculosis nurses. While I do not want to make sanitary inspectors of nurses, they might look up these unsanitary conditions in the houses that they visit while they are doing their work and call the attention of the people to the fact that they cannot do their work properly unless more attention is paid to housing. We always have them do that in a simple way when they make their visits for other purposes. A good way of getting public sentiment aroused is to look for the coöperation of the various societies that do work along this line. I refer not only to the housing commission, but to the various charity associations,—to the tuberculosis society, for example, the associated charities and various other charities, the visiting nurse association and societies of that kind. When you think of the result of the campaign that has been waged against tuberculosis,—when, for example, in Detroit you could get up at five o'clock in the morning or walk around until twelve o'clock any winter night and not see a single window open, while now you seldom see one closed,—you can see the result of the

campaign for fresh air and outdoor air during sleeping hours. The same thing can be done by getting the coöperation of various societies on the housing problems of to-day.

I want to touch on something that Mr. Hartman did not deal with, referring to another suggestion offered in this conference. The best suggestion that has been made with regard to rubbish and unsanitary conditions which require inspection in alleys, is the removal of the alley fence.

As soon as people demand better public health officials they will get better officials. It is not the fault of the various institutions of learning. Several of the larger universities—the University of Michigan and some others—have introduced or are introducing a course which will lead to a degree of doctor of public health. The recipient of that degree will be required to have knowledge along several lines, medicine, public health and engineering, which will make him efficient in carrying out the requirements and duties of the position. There will be another result particularly as regards health officials in smaller cities. When practical men are demanded who understand the various difficulties of the position they will be paid something for their knowledge and for the performance of the duties of the office. You cannot expect to get a specially trained man, not only a physician, but one who has technical knowledge beside that of the physician, to serve his community and do a health officer's work for $150 a year, which is expected often to-day.

Wm. H. Abbott, First Deputy Tenement House Commissioner, New York City:

Sanitary inspection is merely putting into practise the science that treats of special measures for the preservation of health and the prevention of disease.

The method employed is dependent largely upon two issues, namely, the amount of money available for the work, and the size of the territory to which one's energies are to be devoted.

Let me start by telling you that the tenement-house department has a vast territory to cover, some 325 square miles. The amount of money appropriated to this important work during the current year was $820,412.50, equal to about one-half of one per cent of the entire city budget.

The tenement-house law was enacted early in the year 1901, having as its object the better housing of the poorer classes, by making their homes more nearly fireproof, arranging their living rooms so as to permit sunlight to enter, providing better escape from the building in case of fire, and making a systematic examination of the sanitary conditions surrounding the lives of this vast number of people.

The average person does not realize the serious obligations that devolve upon the tenement dweller, obligations both to himself and to his neighbor, but I feel sure that these obligations will sooner or later become part of the education of every school-child whether of foreign or of American birth.

There are in New York city some 103,860 tenement houses, and the inspectors are required by the Greater New York charter to visit monthly each tenement house having a monthly rental of $25 or less, and those of a higher rental as often as possible. The city budget allows the commissioner to appoint (through civil service) 280 inspectors, who are required to oversee the construction of new-law tenements, as well as to remedy the defective conditions, arising from bad plumbing, dark interior rooms, ill-ventilated public halls and inadequate toilet accommodations, found in the existing old-law tenements.

As the topic under consideration is sanitary inspection, we will not try to follow the new-building inspector, but will devote our whole time to finding out how thoroughly the old-building inspector does his work.

There are many causes that take inspectors to buildings; the most important, perhaps, are the complaints. These are received sometimes over the telephone, sometimes on postal cards, usually in letter form, not infrequently written in red ink as a threat. It matters not whether they are anonymous, whether from a party interested or whether for spite, the inspector is sent to the building, and if he finds the "cause for complaint" existing, he writes the particulars on a card, properly signed and dated, and reports a violation of the particular section of the law that is being violated.

Another cause for a visit to the house is what we term an initial inspection. The inspector is passing through his district,

and while attending to his work, he notices in an adjoining yard an unsanitary condition. He thereupon files a report of what he finds and leaves it along with his other work at the office the following morning.

The most satisfactory cause (from the department's standpoint), however, is the periodic inspection. On these trips each inspector is handed a skeleton card on which are printed certain words, referring to every conceivable subject in and around the building that may become defective; his answers to these are either a check mark or an explanatory note. By this means the house, yard, and very often other buildings upon the premises, which are not tenements, get a thorough examination from the sanitary squad, and when I mention that the points of interest to the inspector begin with the roof, whether it is free from rubbish, and in good repair, and continue down to the yard, taking in the water supply, flushing apparatus of the water closets, all the cast iron and lead pipes, as well as the plumbing fixtures, the cleanliness of the public halls and stairs, and the disinfection of any room or parts of the building needing it, I am sure you will agree with me that the building that is free from violations after such a test is a place in which our families may live without fear of contracting any very serious disease from unsanitary conditions. The periodic inspections, or cycles, are made at least twice a year, and in addition to them the inspector is required to make four cycle reinspections.

In order that the inspector may not succumb to the temptations that unfortunately exist, the department has found it wise to control the situation from the office. I mean by that, the inspector is required merely to use his eyes, nose and ears. He visits the buildings, and reports to the office what he finds. We do not allow him to have any intercourse with the owner.

The office has prepared a general order book touching on almost every part of a tenement that may become defective, or violate the law, and from this book a uniform order is issued to the owner in the outlying district, exactly the same as to the owner whose house is in the congested section of Manhattan.

We ask the owners to call and see us, and gladly explain to them anything they do not understand. If it develops that the

inspector has made a mistake in his report, and the conditions are not as he reported them, charges are brought against the inspector for making false and misleading reports, and he is punished accordingly. From time to time the supervisor visits the premises that one of his men examined the previous day, and if he finds the conditions not properly taken care of, the inspector gets into trouble. There is also another check on the inspector, namely, his daily route slip. On this slip is written every day a list of places he is expected to visit; there is a space on the slip where he must write in the time of day as he leaves each building.

In mentioning briefly the wonderful power behind the department to compel owners to comply with the law, I must not forget to tell you of our three most effective weapons: (1) the assistance of the corporation counsel in prosecuting through civil action delinquent or stubborn owners, and finally collecting a penalty; (2) the police-court summons action, in which the department through the corporation counsel commences a criminal action; and (3) by no means the least effective, the actual vacation of the building in which unsanitary conditions exist. This last is by far the most drastic action the department can take, as the owner, as soon as he finds himself without income, comes to his senses and promptly complies with the orders, so that he may get the tenants back into the building.

There is no doubt that many of the violations against buildings are caused by the tenants' allowing plumbing fixtures to overflow and saturate the plaster and woodwork of floors below, or using their bath tubs as coal bins, or washing their cinders in the kitchen sink, thereby causing obstructions to the waste lines and making it necessary to hire a plumber to relieve the conditions. The law permits the department to charge up an obstruction of a fire escape to the tenant whose apartment immediately adjoins it and by this means we do actually punish the guilty person.

If it were possible to handle other conditions similarly, the extreme annoyance experienced by owners in receiving orders for which tenants should be held responsible would in large part disappear and a far better feeling between the department and the property owner would result.

In summing up, I believe I am justified in saying that the system employed in examining the sanitary conditions of tenement houses in this city cannot be improved upon, and that the health of the community has been greatly benefited by our persistent efforts in cleaning up the homes of the three and one-quarter million people coming under our care.

MR. BALL:

I do not want the statement made in respect to the civil-service method for the appointment of sanitary inspectors to go uncontroverted. It may be that we can discover some better method, but at the present time we have none. I believe there are in this room some good proofs of the principles of civil-service methods as applied to sanitary inspectors. In Chicago, three years ago, I set the questions for about 364 inspectors, of whom 42 passed and got on the eligible list. Last year we had 152 candidates, of whom 17 passed. I think those two examinations, apart from others of which I have some knowledge, have proved very desirable and in the main satisfactory methods of selecting civil-service inspectors. There may be some better way, but we do not yet know what it is.

MR. VEILLER:

Is there any further discussion on this subject? If not, I will declare the conference closed, and say on behalf of the National Housing Association that it has been a great privilege for that organization to welcome here so many delegates from so many parts of the country, and to benefit by the experience and knowledge that you have brought to the discussion of these problems. We hope to meet again at some time and place to be decided upon by the board of directors.

FIRST ROUND TABLE LUNCHEON

MR. VEILLER presiding

Monday, June 5, at 1 o'clock

MR. VEILLER:

I am sorry to interfere with your pleasure in conversation, but if we are to have the discussion that I hope we shall, we must begin almost before we begin lunch. I now call upon Dr. Kiefer, of Detroit. The speakers will be limited to three minutes.

DR. KIEFER:

I can tell my story in about one minute. In Detroit there has not been much attention paid to the housing problem, as such, until recently. We have always paid some attention to plumbing. There has been an organized sanitary and plumbing department in Detroit for twelve or fifteen years, and I think it is quite an efficient department. Much work has been done in looking after plumbing in new buildings as well as unsanitary conditions in old ones. But the house problem proper in Detroit is in the shape of old houses formerly occupied by one family which are now being turned over in each case to a number of families. We have a new building code which will take care of some of the conditions in the future, but we have no specific law as to tenements such as has been discussed in this convention. We have general jurisdiction over tenements under our board of health law, which gives us the right to forbid unsanitary conditions. For example, this morning we saw some dark-room conditions here and we saw some that had been corrected. We saw how, under the tenement law here, they had put in a certain amount of glass to bring light from the front or the rear. We have no specific regulation like that in Detroit, but if we found such conditions we would say, "You have got to take that wall out." If the owners did not do so we would go to court with them, and if we could find the kind of

judge who agreed with us as to the unsanitary condition, they would be forced to make correction. That is what I meant when I said the other day that the whole problem to me is a problem of education. If we can get the public sentiment back of us so as to enable us to get a sufficient number of inspectors, we can do the work.

We have at the present time only one sanitary inspector beside the six plumbing inspectors, to look after the condition of plumbing in the old and new houses. We boast of having nearly 500,000 inhabitants. I asked for an extra sanitary inspector for the coming year, and I got him at last. We have done some work and we hope to do more. We now have a housing commission in Detroit, and if they will help us to make sufficient noise so that people will recognize the necessity for this work, I am sure we shall progress much more rapidly than we have done in the past.

MR. MARANI:

The first thing we took up when I was appointed building inspector was the recodification of the law and the making of a building code proper. In connection with that the question of the improvement of the tenement-house section was drawn to our attention by the chamber of commerce of Cleveland, which has done much towards urging the administration to do what is right, and has also helped me in achieving some success in this direction. The tenement section of the code, which has been written in my department, is practically in accordance with Mr. Veiller's book, *The Tenement House Law*. We have added a little to it, but not much. We are like all other building departments, enforcing a $32,000 code with a $10 organization.

MR. BALL:

It seems to me the things we are not doing in Chicago are so much greater than the things we are doing, that we have not much to say for ourselves. Those of you who know Chicago will probably characterize it as being a city of great untidiness. We should like to have you come and see that untidiness when it is cured. The only thing that I have against Pittsburgh is that Mr. Beatty is not willing to have people come and see him.

He says, "Come in a couple of years and we will show you what happened." We are glad to have you come to Chicago now. Things are moving there. Our tenement-house law was passed nine years ago. The principal defect was that it was modeled too closely on the New York law of 1901. For example, that law allows the construction of alcove rooms, or did for a year until they found out that they were bad. They cut it out of the New York law, but we kept on in Chicago for seven years, so that we have more alcove rooms in Chicago than we ought to have. We have re-framed our ordinance lately; we have not the advanced results that we ought to get, but we have moved somewhat. We have increased the minimum-size room from seventy to eighty square feet, and I do not think there will be any difficulty in getting eighty-foot rooms. The greatest thing we are doing in Chicago, in comparison with other cities, is in the number of stories. We have not built in ten years half a dozen tenement buildings more than three stories high. We build only three stories high, and the fire limitations which are imposed on a seven-story building in New York city, we have imposed on a four-story building for ten years past. It seems to me that is a lesson for Cincinnati, Cleveland, Detroit and a few other cities; they do not need to build higher than that.

Something has been done by the School of Civics and Philanthropy. We do not know our conditions in Chicago, and one of the principal things that ought to appeal to every one interested in housing conditions is to find out the facts. We do not know how many tenements there are in Chicago. I do not believe you know how many there are in your own city, and if you can learn that, it is worth while.

HON. JOHN J. MURPHY, Commissioner, Tenement House Department, New York City:

I have taken a certain amount of pride in the fact that I am the one tenement-house commissioner in the world. I believe that I am individually and officially unique, and the amount of attention which has been paid to the question in New York I presume exceeds that of any other community in the world.

How big the question is growing any one who looked into the reports of the international conference at Vienna last year must have seen. I recently sent to twenty-five of the leading cities in Europe for copies of their building and housing regulations, their sanitary regulations, and all their rules in regard to fire prevention. I am having those books catalogued and indexed now so that we may be able to form some estimate as to what is being done abroad as compared with what is being done in the city of New York.

The one thing that I should like to dwell upon, and that most emphatically, is the importance of concentration of the work of tenement supervision in a single department. If New York city, from being a horrible example, can claim even to approach to being a shining exemplar to-day, it is because the whole work of tenement-house supervision was concentrated in a single department, comprising the powers of the police department, the health department, the bureau of buildings and the fire department in relation to tenement houses. This concentration of responsibility is, it seems to me, fundamental in working out a proper regulation of tenements in any city. I presume that no city in America has to any extent taken up the problem from the affirmative side. As you know, most of the recent conferences abroad are taken up with questions of philanthropic or municipal benevolence, attempts to solve the problem of insufficient housing either by philanthropic expenditures or municipal housing. These things we have not had to handle in America yet, and therefore our work is more largely critical than constructive, but whatever line we follow, I believe its success must come through recognition of the fact that the powers of the various municipal departments affecting tenement houses should be gathered together under one head, under one direction, and made as concentrated as possible, in order that there may be no possibility of escaping responsibility for bad conditions.

Mr. Thomas Jordan, Health Department, Boston:

We are rather handicapped in Boston for this reason: when the present building law of Boston was filed, almost all the health laws were put under the building-law code, so that there

is more or less friction in regard to the enforcement of the law, and like most of the other large cities, we do not get sufficient appropriations to carry on the work. We have, at the present time, twenty inspectors, and five police officers. This year we have had a bill before the legislature to increase the number of police officers. Though the bill has been passed, the officers have not yet been assigned to the department, I presume on account of lack of appropriation.

We had a bill put in, making the tenement house in Boston and Massachusets a three-family house. That bill was defeated largely on account of the building law. The four-family house must be of fireproof construction. When our bill was put into the legislature by the law department, the legal mind who put it in merely changed the word from three to four in the present building code, which made the construction of that sort of building in the outlying districts almost impossible, so the bill was defeated.

We had another bill put in on overcrowding. At the present time the only method we have to restrict overcrowding is to visit the premises and measure the rooms, and where we find the rooms overcrowded, stencil the wall with the number of occupants allowed. If the restrictions are not complied with, we then vacate the premises. This has turned out to be continuous work, as the people engaged in keeping these cheap lodging houses move from place to place. This year we have driven one woman who has been in the business a good many years, from five different locations. We have not found her in the sixth yet, though I have no doubt she is there at the present time. We had a bill making this a criminal offense. The chairman of the board and I appeared before the committee and there was no opposition. In a few weeks we read that the bill was withdrawn. We saw some of the members of the committee, and one of the senators said that they would have the bill reported out. We did not hear from him for two weeks and I called him up. He said the committee would like to go out and see the conditions in the city. They found the conditions worse than they had anticipated, so the bill was reported out, but has not been voted on.

MR. JAMES A. RATH, Honolulu:

One would suppose that with an island of 498 square miles to spread over there would be no need of tenements, but we have them: frame tenements, with people living under the street level, with absolutely no ventilation, though it is needed even more in a sub-tropical climate than in the climate that you have on the mainland. We have no tenement-house law; in fact we have no building law, except a very general one. Studies have been made, however, and as a result of the work of some reformers and Dr. Pratt, of the board of health, who is conversant with conditions there, the last legislature appropriated some $270,000 to fill in some of our lowlands and to erect suitable buildings for the working classes. The board of health has come out plainly against the tenement, advocating the cottage system. In a warm climate it is almost impossible to build suitable tenements; so the cottage system has been advocated, and I am glad to say that many of our philanthropic men are taking it up and erecting small cottages for families of workmen, renting them as low as $5 and $6 a month. These cottages consist of three rooms and a separate bath.

We still have a great deal to do. Our cholera epidemic, which came three months ago, was a blessing in disguise. It really awoke the authorities. We have had a dual system of control, and there was a conflict of authority between the county authorities and the territorial authorities in Honolulu. Between the two stools we nearly fell to the ground. When this cholera epidemic came we lost about thirty people, and as the territorial legislature happened to be in session, the old laws were either amended or superseded by new laws. So to-day the territorial board of health has the supreme voice in all health matters, particularly in regard to buildings.

A new building law is being enacted, much along the lines of some of the states, but, of course, adapted to a sub-tropical climate. So, while we have serious conditions, I am glad to say that we are more hopeful of solving them than we were six months ago.

PROF. IRVING FISHER, Yale University, New Haven:

I do not know whether the chairman meant to be sarcastic, or whether it was a slip of the tongue or the pen, when he said that I have shown you how to *shorten* life. I cannot say that in New Haven we have made great progress in improving tenement-house conditions. This is largely because of the influx of foreign immigration there, an element which has brought up the tenement problem everywhere.

Eight years ago my colleague, Professor Bailey, enlightened us as to the prevalence of dark rooms and bad tenements generally. About four years ago my colleague, Professor Farnam, with the coöperation of the chairman, Mr. Veiller, succeeded in getting through our state legislature a tenement law which, though not so perfect as we should like, is an improvement on anything that the state had had before. We are hoping to secure still further improvement through the enactment of certain amendments which are now under consideration and are being advocated by certain civic bodies in New Haven. Those amendments will provide for better fire protection, abolishing wooden fire escapes, for instance, and will give more room inside and outside of the tenement.

If it is in order, I should like to say a few words on the tenement problem in general, rather than on New Haven's problem in particular, because as a matter of fact, it does not seem to me that it is a local problem but a general problem, due to immigration. One of the delegates remarked this morning: "In small western towns we have precisely the same problems arising as in New York city. This shows that the dark-room evil, for instance, is not due to the overcrowding on the narrow strip of Manhattan Island, but can show itself in small towns in the West, where land is relatively cheap."

It seems to me that the essential nature of the problem is not what it was originally taken to be. The economic demand on the part of the foreign population is for a different standard of housing from that which you and I think is the correct standard, and the tenement problem is really the problem of the better class of the community trying to impose their standards on the

poorer and more ignorant class of the community. It seems to me, therefore, we shall never get any final results in this tenement problem until we go beyond the stage of legislation and of the better execution of laws. We must create a demand upon the part of the immigrants in this country for something better than one-room tenements, and when they recognize that it would be better to live in a pest-house than in a dark one-room tenement, they will not pay rent for dark rooms.

This morning we saw two four-room tenements, one good and one bad, for practically the same rental. Why was this? Because the working people do not recognize the difference in the conditions; that is, ignorance plays a part as well as poverty. I am therefore heartily in favor of those who on Saturday recommended a thorough campaign of education. That must be slow. We must have enforcement of the law; we must have better laws and more appropriations first; but in order to get on a stable basis, we must tell the people what the standards of living are. And in that connection we must improve our own standards. When one class of the community attempts to enforce its standards on the other members of the community, it must be sure of its ground. An attempt to solve the one-room problem by cutting a window so as to let in light is a delusion and a snare; it is not going to prevent tuberculosis or kill many germs or produce any material improvement in decency. Also, when we say that there must be a certain cubic space of air for the individual to breathe, we are on the wrong track. What we want is active ventilation. The small room with the same cubic capacity, without a window, but with a door on either side, will be far more effective. As we saw in one of the remodeled tenements extending through from the front to the rear, the real virtue of the middle room is that it has a window on each side, making a draft.

But we do not yet know the standards of air purity. There is a whole field of standardization which ought to be studied. That feature of the discussion was omitted on Saturday, but I hope before the conference adjourns methods of obtaining proper standards of air purity for housing will be discussed. That is a problem for scientists, and I hope that this conference

will get the coöperation of people who can study the problem from that side.

MR. MAGRUDER:

Baltimore has just reached the culmination of the agitation that has been going on for more than sixty years, resulting in the installation of a sanitary sewer system, a double system, one for storm water, and one for the city sewage. It is to cost $20,000,000, and that means the beginning of the end of the village system that has been in use in the city for more than a century; and it means that by the end of 1914, under the provisions of the enabling act, 67,000 earth closets will be entirely superseded; they are not only to be abandoned, but to be filled up with pure earth. This means that the tour of inspection which we have just finished this morning, is one that is of vital consequence to the Baltimoreans who are here. We have no such tenements as abound in the city of New York. We have no dumb-bell tenements. I do not think we have a single tenement that is more than five stories high. But we have conditions in houses which do not come within the definition of tenements, and which constitute the great majority of the dwellings in Baltimore, and those conditions are just as intolerable as the conditions that obtain in dwellings which do come under the head of tenements.

The basic improvement is the establishment of the new sewer system, and that will affect every piece of property and every dwelling within the corporate limits of the city, and not merely the tenements. In addition, we have a new housing code which has been in effect for a little less than three years. It has standardized the conditions of living to some degree, although it is by no means perfect. As a result of the housing code, whereas we had no inspectors of housing at all up to a year and a half ago, we now have three inspectors with another twenty-five to be added as soon as possible. The chief of the three inspectors, who is present at this conference, has just informed me that there are now listed in the neighborhood of 3,000 tenements, by which in Baltimore we mean houses containing three or more families. The index cards include details of informa-

tion in regard to these tenements as drawn up according to a fixed schedule. You can see, therefore, that we have gone only so far in the city of Baltimore as to lay a fairly good and broad foundation. We have practically everything yet to do.

Mr. J. Hal Lynch, Housing Committee, Civic League, St. Louis:

In St. Louis a year ago, during the meeting of the National Conference of Charities and Correction, we attempted to show some of our visitors our worst housing conditions. Mr. Veiller and others said that we had some of the worst housing conditions that they had ever seen. Some of these conditions still prevail, but they are not common in our city. A small district which is our Ghetto is in a bad state, but most of the city is in good condition so far as the homes are concerned.

Five years ago there was no building code covering the construction of tenements in any way. The code we have at the present time is a little over three years old. As a building code it is excellent, providing in a fair way for all the necessary sanitary conditions. It is difficult to construct a frame building in our city. Almost every building is required to be brick and we are not allowed to build less than a 13-inch wall in a two-story house. It is contrary to law to use a 9-inch wall except in a small one-story building. Our difficulty has been to pass a retroactive law covering the old conditions. We have been fighting strenuously along this line for four years, but have not, so far, been able to accomplish anything. It has been impossible to pass such laws, and therefore we still have about 12,000 privy vaults in the city. We do not know whether we shall get rid of them soon or not—we hope to. We have gone so far in the matter as to have had at our public hearings in the city hall a gathering which was said to be a mob. The property owners of the district affected were so indignant at our attempt to pass a law doing away with their old vaults that they gathered in large numbers.

Our laws do not permit the building of a tenement house over three stories in height unless it is fireproof. Our fire-escape laws are good. We have no state law covering tenement construction

or building in any way except a fire-escape law. We have a law compelling grocery stores, meat markets and similar places keeping food to screen everything and protect the food. This last year we attempted to pass a law permitting the state board of health to regulate building throughout the state, by rules similar to the laws of Indiana, but we encountered violent opposition and met with defeat on that point, though we hope to do better next time.

MR. JOHN C. LOGAN, Secretary Associated Charities, Atlanta:

We at least have the advantage of thinking we are going to be a big city, and have the housing problem in mind. I was much struck by the remarks of Professor Fisher concerning the standard of living, which is really down at the bottom of this problem, at least as it is with us. We have few dark or airless rooms except those in cellars, and there are few such cellars occupied. But we have a great many small houses in various sections of the city, many of them on alleys in good residential parts of the city, mostly occupied by negroes.

An ordinance was recently passed requiring the laying of water mains and sewers in these alleys, but it seems that the law is not capable of enforcement. The board of health, by securing the passage of the law, shows that it is alive to that problem. I heard one of our directors say that he thought the problem of raising the housing standard of the negro population one of the most important of this day and time. They are making enough money to live comfortably in better quarters, and are simply working less time. The employers, therefore, are feeling this problem in an indirect way.

Last year, the building department secured the passage of a new building law which was based almost entirely on the fire underwriters' code. We attempted to sneak in the more modest provisions of Mr. Veiller's model law, so that we might have no more apartment houses or tenement houses built of wood. The building department, however, had a great many jokers in their own code, and they thought, "If we lengthen the code, the council possibly may read it," while as it stood it might pass without sufficient scrutiny to raise any opposition

whatever. Their estimate of the situation proved to be correct, because there was no fight made on the fire-escape law until after the passage of this ordinance.

MR. ELMER S. FORBES, Housing Committee, Massachusetts Civic League, Boston:

It is not quite true that we have been stirring up all the cities and towns in Massachusetts, but we have been trying to do something. Conferences like this are common, where we gather from all parts of the country to discuss our own problems, but we have been experimenting with conferences of a different sort. The cities have the experts and so they have the advice at hand when they wish to deal with their own troubles. The smaller towns do not have this advantage, and to overcome this handicap in a measure, we have held conferences in a number of places in New England and have asked people to come from the outside to tell them how they can meet the difficulties which they are facing. Several of these have been held in Massachusetts and they have been successful.

They have roused public opinion. They have made citizens see abuses which they had not seen before and have pointed the way to the removal of some of them; at any rate, the people have learned something of the ways in which the larger communities are at work. I think it is an important movement, and it is certainly one of the ways in which the education of the smaller towns may be successfully carried forward.

MR. FEISS:

I believe that Mr. Veiller's work is the most valuable that is being done definitely on a national scale in the country, because he is bringing to us the kind of assistance which we want, and bringing it in concrete form.

We, in Cleveland, are having the same trouble that you are having in the older communities, namely, we are so busy safeguarding individual and property rights that we are forgetting common human rights. The work that the chamber of commerce through its housing committee has been doing has been particularly in connection with the health board and the building

inspector's office. I hope eventually we can have our own tenement-house commission in the city, and perhaps when our new state code, which is to come up for discussion at the next session, is adopted, we may be able to have this power granted to the cities. Primarily, what we did was to get a law from the state enabling the cities to have their own building codes. Following that, the city of Cleveland engaged an expert to write a code, which is undoubtedly good; in fact it is so good that it is very difficult to keep pace with it, and it has got to be brought down within the power of human possibilities to enforce. The next step we took was to have a statute put on the books enabling us to take care of buildings already in existence. This is going to be enforced through the health board. We shall have, therefore, both a building inspector's office and a health board working at the house problem. This is not an ideal condition, for I believe that the health board should have the sole power; but it was the best we could do under the circumstances. The health board has assigned to it three people for inspection, for supervision of inspection and for the watching of records. We hope to have three or four more inspectors of tenements and housing within the next month.

The building department's code is ready—as soon as it has the O. K. of Mr. Veiller. As soon as that code has been definitely completed by such of us as are working at it, it is ready to go before the city council, and we hope within sixty days to have it ready for operation. I think that is our work in Cleveland up to to-day.

MR. VEILLER:

One thing that the speaker did not mention is this: The chamber of commerce and the big business men of the community are spending most of their time and money doing educational and philanthropic work for the city of Cleveland. When they get together for their meetings, it is 90 per cent those things and about 10 per cent business propositions, as we ordinarily understand the word. They have been successful because they have been modest; they have been willing always to sink their personality; they have never sought credit, glory

or advertisement, but have always pushed to the front the public official who may have been aiding. It seems to me that is a lesson for the whole country.

MRS. GRAY:

We succeeded in getting through our tenement-house law in Kentucky by catching the legislators asleep. The only people who woke up to it were two property owners who lived in Cincinnati. They came down to oppose it, but we got them out of the way. The law calls for a tenement-house inspector, but the city has not appointed one. They say, "Let the inspectors who are already in the health office do that work." The health office has six sanitary inspectors to do the sanitary inspection for the city, and the chief health officer does not seem to think that is enough to get around; it probably is not, although I do not think they work as hard as they could. The only part of our laws enforced is that in regard to new buildings. I believe we have stopped the building of bad tenement houses. We have the alley problem in the city, and we have the negro problem. The great trouble in Louisville is not so much the lack of air as the dilapidation of buildings. Nobody makes any repairs, and the whole theory seems to be to allow the building to go to ruin as badly as it will, and when white people will no longer live in it, let it to colored people. But while the standards of the greater part of our negro population are low, I do not think it fair to regard them as hopeless without giving them a chance. Personally, I believe their standards can readily be raised with a little impetus and oversight from the white people. The living conditions under which the the negro children have been and are being brought up are bad enough to account for any deficiencies at present, but some day the white population will awake to the menace which the disease-ridden products of these unspeakable negro tenements are to the community, and then the theory that "anything is good enough for the negro" will have to go.

MR. HANSON:

Youngstown is half-way between Cleveland and Pittsburgh.

It is not necessary to locate it out in our country, but I suppose it may be here. We have about the same type of people living there that they have in Pittsburgh because we belong to the Pittsburgh district, so-called. We are an iron and steel manufacturing city, so that our population is something like 67 per cent foreign born including almost all nationalities. The city has increased about 78 per cent in population during the last decade, and the building operations do not keep up with this growth of population. The result is, of course, that a large number of buildings are overcrowded, particularly the former good residences in the downtown district which become tenement houses, a usual condition in fast-growing cities of that type.

So, when the associated charities began work there a few years ago, we found that many of the problems were due to bad housing, and we at once began an agitation for improved conditions. Out of that agitation has grown a corporation which calls itself The Modern Homes Company, which was incorporated about a year and a half ago for $100,000 and has been doing work since, recently increasing its capital stock to $300,000. It now has six-family houses with a store and meat market to provide the tenants with provisions.

I should like to say a word in regard to the reference which has been made to the need of education of these tenants to higher standards. Last spring we began, in an experimental way, by holding three school-house meetings in rental districts. Eighty-six per cent of the people were renters, and largely foreigners. We had enthusiastic meetings in the school-house, and practically the whole evening was given over to short addresses along the line of the tenants' responsibility and the tenants' part in improving their condition. We had several speeches made in different languages, Polish, Hungarian and Slavic and we had committees appointed which offered prizes for the best improvements during the coming season, so we have begun a campaign of education which we feel sure is worth while, and which we will follow out during the coming year by holding these school-house meetings, perhaps once a month in these purely rental districts, and impressing upon the tenants the idea that much of the improvement rests with them and

must emanate from them. If they improve their houses and the others do the same, it does not make much difference if they move once in a while. They will still come into and share and profit by the efforts of others, while others will follow and profit by their efforts, and even things up.

Also, we are forming an association for a system of reporting upon tenants, which is part of a movement to force those who need coercion. This system will include reports upon the general character of the tenant, his reputation for caring for the property, and his reputation for paying his rent. We have already an organization effected which we think will put this upon an effective basis, enabling us to show to the tenants that it is worth while. The landlords tell us they think they can reduce rents ten per cent, if everyone will work on this matter of reporting the character of the tenants.

Miss Edith Abbott, School of Civics and Philanthropy, Chicago:

Most of our investigation has been published already, in a series of articles in the American Journal of Sociology. We are trying hard to interest the people not already interested in the housing problem, and these articles have been so widely circulated in the form of reprints that it is not necessary to make a further report on them here. We have all ready for publication now the results of the study of a portion of Chicago, which was canvassed by a committee of the City Homes Association ten years ago, and we found in our re-canvass some interesting differences to note. For example, there has been a great improvement in sanitary conditions there, owing to the activity of Mr. Ball, who has been our chief sanitary inspector. We found, however, that overcrowding is worse, and that dilapidation in general has increased.

In these so-called "river wards" in Chicago, we have a large territory which is said to be awaiting a business invasion. When we make any complaint about the condition of the houses there, we are always told that that territory is to be taken over for the use of factories and railroads and that it is therefore not worth while to bother about housing conditions

there. In the meantime more people live there than in any other part of the city. The congestion per block and per acre is much greater there than anywhere else; and as our recent canvass shows, in spite of the fact that more factories are building there and more property is being taken over for business and commercial purposes, more people are continuing to crowd into the old houses than have been there at any other time.

I have to report, to the shame of Chicago, that although we have one of the best sanitary inspectors in the country, a man whom it is a pleasure to find more appreciated here in New York than by our Chicago aldermen, we have not come to the point where we are willing to give him a proper appropriation to do the effective and intelligent work that he is capable of doing. It would be a pleasure to report at the next National Housing Conference that we had given Mr. Ball an adequate number of tenement-house inspectors and given him an opportunity to do his work properly.

I should like to say one word about the relation of the immigrant to the housing problem. I do not wish to contradict anything that Professor Fisher or anyone else has said; but out of my experience as a resident of Hull-House and a member of a district charity committee, I have come to believe that the immigrant is not so ignorant as we often give him credit for being. In Chicago, the one-room tenements are occupied not by immigrants, but by poor and shiftless American families.

Only last week a Hungarian woman came to Hull-House in bitter distress because everything was so dirty here. She had been here less than a year, and she said that in Hungary things were cleaner; here, she said the alleys were dirty and the streets were dirty, the halls of the tenement were dirty, the toilet rooms were dirty, and the same with other things over which the individual tenant had no control. She said she was not accustomed to such things at home. Sometime ago I found in a house on Liberty Street, where there had been a large number of cases of tuberculosis, a poor Russian Jew in the last stages of tuberculosis. He had been in this country less than two years, and his tale was a touching one. He said that before he came here, when he received letters in Russia from his friends

on Liberty Street, he pictured in imagination the beautiful place to which he was going; Liberty Street was a place of glory to him. He imagined a broad avenue with a figure or a statue of liberty, such as he had heard about; but instead he found Liberty Street one of the poorest and meanest streets in the Ghetto; the house and everything about it was dirty, and within two years he had contracted a case of incurable tuberculosis and was dying on Liberty Street.

Nor do I believe it to be true that good houses are as cheap as poor houses and that people live in miserable conditions because they do not care. I am on the committee of the Associated Charities, and I find we have difficulty in moving families out of bad rooms. In getting them into better apartments we have to count on a rent of $8 instead of $6, or $10 instead of $8. While I welcome any means of improving the condition of the tenements by "teaching the tenants," I do believe that the immigrants themselves feel very keenly the dirt, misery and discomfort under which they live.

Dr. James Roberts, Medical Health Officer, Hamilton, Ontario:

I am not here to depreciate conditions in my native city, because up to the present time we have not had the tenement-house problem. In the neighboring city of Toronto, with something like 350,000 or 400,000 people, I do not believe that they have a tenement-house problem. So that problem practically does not exist in the Dominion of Canada, except in the city of Montreal.

We have in Hamilton, I might tell you briefly, conditions such as Mr. Davis, of the city of Columbus, outlined. I mean conditions such as you find where there is a rapid influx of foreign population, with insufficient housing. We have two and three families crowded into one house, and it is for the purpose of finding out how best we can prevent such conditions that I have attended your conference. I might say that I am delighted with everything that I have heard, it is so practical. It sends one back feeling that there is a bond of sympathy between us. We go back with better hearts when we find out, as the lady who

has just taken her seat has said, that a gentleman of the activity of Mr. Ball is appreciated better away from home than he is at home. I suppose that is perhaps the case with Kiefer, and Goler, of Rochester, and a great many others, and it probably is the case, as Dr. Fronczak has said, that in a contest for the most unpopular man in our home town we should win hands down. When we find that out it gives us courage. We are not isolated individuals: a man fighting in his native town gets discouraged; when he attends a conference of this kind it strikes him that there are others in precisely the same condition, and it gives him heart and determination to keep on. As health officer for six years in the city of Hamilton, I have learned to believe that all the world loves a fighter, even when he is in the wrong, if he has the courage of his conviction.

My attendance of six years at meetings of the American public health associations, with what I have learned here, has shown me that the people of the United States are alive, as perhaps no other people of the world are alive, to the great evils that are growing up among them, and that they are attacking sociological problems in a manner to make them ultimately the leaders in the social regeneration of all the peoples of the world.

MR. CUTTER E. LOVEJOY, Secretary Housing Commission, Detroit:

I am glad to report that we in Detroit are all working together for the solution of the housing problem. A little more than a year ago Mr. Veiller was invited to come to Detroit to address a small group of citizens, largely members of the Detroit board of commerce, a body of public-spirited men who are doing the kind of work that I am told the Cleveland chamber of commerce is doing, largely along social and civic lines, with particular attention to commerce. Mr. Veiller's address made so profound an impression upon these gentlemen that they immediately asked him to suggest some plan of action. A housing commission was soon organized and about the first of October we began active work. The plan was to begin at once to find out what we had to do, to study carefully the situation before taking any serious steps, so that a good deal of

time has been spent in discovering our task, and yet along with that we have been making a little progress in active work.

One of our first duties was to consider a new building code, which was at that time before the city council and which has since been adopted. This code is thorough-going, and, so far as new buildings are concerned, quite complete. As respects the sanitation, improvement and maintenance of existing buildings, as well as any effective provision for the enforcement of law, I regard the new building code as seriously deficient. I have brought with me a copy of this ordinance, hoping to get an hour or two with Mr. Veiller, that we may go over the ground together. Detroit has had so moderate and yet so delightful a growth, up to the last ten or fifteen years of her history, that almost no building regulations have been required. Indeed there were no building regulations of any consequence, and I was told that it would be a hopeless search to look for the old building code which this new one supersedes. All I have been able to find, under the guidance of the city authorities, is a fugitive regulation here and there, scattered through the council proceedings. We gave such study to the building code as it was possible to do, comparing it with Mr. Veiller's model law, the New York law, and such other authorities as were available, and by the not unfriendly attitude of the city council we succeeded in getting through fifty-seven amendments to the code as originally proposed. I ought to add, too, that the original authors of the code generously welcomed these additions and heartily coöperated with us in securing their passage. Some of these amendments are of considerable consequence, and we have to our credit several additions and improvements in definition, a generous increase in minimum requirements for street, court and yard spaces, for ceiling heights and window openings, several added provisions for light and ventilation, and for protection or escape in case of fire. Our amendments completely rule out the cellar tenement, make better provision for family and personal privacy, and specify minimum toilet accommodations for families in tenements now existing. We also secured the insertion of a strong section on the enforcement of the law. And so, while the new law is far from ideal, from the

standpoint of the housing expert, it is a magnificent advance over the past, a great credit to its originators, and, we believe, a document much improved by the activities of the housing commission.

Early this spring considerable agitation began over the condition of the alleys. Detroit is possessed of more alleys than any other city of its size in the world. What in some cities would be called minor streets, from fifteen to thirty-five feet wide, are here called alleys. It was found that the alleys were being made the repository for ashes, refuse and rubbish of every conceivable sort. The alleys had come to be an eye-sore to the people of Detroit. Our city boasts of its beauty and of the fact that it is a good place in which to live. Avenues and boulevards are numerous and attractive, but in going about where the alleys could be seen it was discovered that they were in serious condition. It was our good fortune that a number of people became interested, about this time, in cleaning up the alleys—private citizens, officers of the board of health and others. We have an efficient health department which has, at least during the present administration, been active in trying to correct these evils. It fell to the lot of our commission to take a leading part in this alley-cleaning crusade, and a great deal of favorable publicity was given to our work by the daily papers, as the alleys had become the talk of the town, and the efforts we made to remedy their condition seemed to meet the approval of all classes. Not only that, but so much sentiment has been aroused in favor of clean alleys that it seems now as though our people would never be satisfied until some ordinance has been passed providing for the adequate and satisfactory care of alleys.

SECOND ROUND TABLE LUNCHEON

MR. VEILLER presiding

Tuesday, June 6, at 1 o'clock

Mr. HARTMAN:

We in Boston are in the hands of politicians. I do not know that this is interesting, or that it will help you to know what we are doing.

Our housing maintenance work is in the hands of our board of health, and our board of health is in the hands of our mayor, and our mayor is anti-social in practically every sense. He is more interested in building up his political machine than he is in promoting the development of men and women. For the last five years he has controlled the situation there, although there was an interim when he was not mayor.

We have a board of health of three doctors. One I might call an anthropological doctor. One was a veterinary surgeon, and later became a man doctor; and the last one is a horse doctor out and out. That has a peculiar significance when you know the inside. Our finance commission spoke to the mayor a short time ago and said that he ought to appoint a sanitary expert, because conditions in Boston were very unsanitary. He replied that he could not get one, that he had tried five or six and they all refused. To answer his argument some of us went to the commission and said we would get a man. The commission said it would not suggest one man alone, but that if we could get five or six to consent to serve if appointed it would present the names. Within five days we secured the names of six men, any one of whom would be anywhere recognized as an expert. Then the mayor appointed the veterinary surgeon.

MR. HOWARD STRONG, Assistant Secretary, Chamber of Commerce, Cleveland:

I have heard various delegates tell of their efforts to get city officials to do this, that or the other. We have a little different

situation in Cleveland, and I have been asked by two or three people to tell of it. With a few exceptions we have a little family affair in Cleveland. For instance, on our board of health, four out of six of the members during the past year either were at the time, or had been, members of our housing committee or of our committee on municipal sanitation, which is closely allied with it. The health officer, Dr. Ford, was appointed at the suggestion of members of our committee on municipal sanitation. The present head of our tenement division was appointed at the suggestion of our housing committee. The building department advisory commission includes as its chairman the vice-chairman of our housing committee. Mr. Marani, the building inspector, is a part of the inner circle and is a very close member of the family. The city solicitor, who will have charge of the prosecutions in this division, was formerly a member of our committee on municipal sanitation; he has offered to assign a prosecutor for this work, and there is no question that his instructions will be followed by the prosecutor, and will be correct. One of the police judges, before whom many cases will be tried, is a former member of our committee. At the end of this year he will be superseded, the police court judges will be succeeded by the municipal court, and those judges will try our violation cases. They will be elected under a law written by the chamber of commerce, and we shall have little difficulty in getting some attention from them.

The director of the charities and corrections of the city, Mr. Jackson, is at present a member of the housing committee, and some of the most influential members of the council are members of the chamber and are in sympathy with it. When the whole family decides upon a thing, it is done. It remains only to get the members of the family together, and since most of them are the same sort of people as there are in this room, there is little difficulty in getting them together on any question.

The day before yesterday we discussed the definition of a tenement house. Cleveland did not say anything about it then, because she could not, but she can now. I have here a copy of the proposed Cleveland code, which, it is needless to say, is based upon the same old model, that is, the New York code.

The definition provides that a tenement house shall include a house occupied by two or more families. When I brought this down I did not know whether it would go through or not, because Mr. Marani was not with us. He now tells us that he will stand for this definition; he is the only remaining member of the family who was not with us, and although he does not know it, the principal reason he came down was to be convinced on that point. Without any question that will go through. As I say, most of the city officials are members of our little family, and when they are not members we usually try to educate them and bring them into our circle. For instance, Miss Chadsey sent one of her inspectors over to the chamber of commerce office, and when he went back he said: "I wish you'd send me over there again; that's a pretty fine place."—"Why is that?" "They treat you so all-fired fine there."—"What do you mean?"—"Well, I will tell you; it makes a rough-neck like me realize what an old goob he is anyway, and makes him want to do better." I should suggest the family method of dealing with all the "rough-necks" and "goobs."

MR. DAVIS:

We have been trying the family method in Columbus. While we have not been able to do things so successfully as in Cleveland, the method has worked passably well, except in relation to the members of our board of health, who are not progressive.

A good deal has been said here by representatives from different cities regarding the conditions in their home cities, sometimes contrasting them rather favorably with those found here. I do not think that those of us living in Columbus desire to do that. We are willing rather to face our sins, and to repent of them; the remembrance of them is grievous unto us. We have unsanitary tenements and unsanitary small houses. We have some conditions that we should be much more ashamed to have you see than those you have shown us here, the difference being that your tenements are five stories high and ours are three and four. There is one encouraging feature about it all, and that is that the people have discovered it and are bound to have something done about it.

There are two features about the work there that I think are worthy of mention. One is that we have attempted to make our laws apply to the smaller houses. If we had not made our housing code provide for the single and double house, we should have failed to reach at least half of our bad conditions. There was no question about it; we simply could not stop with the tenements. We had to look after the small house, and we did so.

Another thing in Columbus has been done recently, and that is to provide for municipal collection of all ashes, rubbish and stable manure. That is quite a step forward, we believe. Some of you who are planning that work may be interested to know that a company offered to make a ten-year contract for the use of the stable refuse, which would cover all expense of collection. The city council has appropriated the money, and collections are now being made. We have some of those mountains of ashes in the back yard, as we have had no collections of ashes and rubbish except those for which scavengers were paid.

I fear some may have drawn the conclusion from remarks that I have made that we have the dirty foreign family in our small house. I want to correct that. It is not they who are making the trouble in Columbus, but the degenerate native-born Ohioans. I want to say this, not because the foreigner is never dirty, but because we have just as dirty American people.

I want to pay my respects to Chicago for the things that she did in setting the standard at two families, and for keeping the height of non-fireproof buildings down to three stories. I believe that if we could not have swung as a club that "Chicago did it, and if they can do it there why cannot we do it in Columbus," we should not have been able to do these things ourselves, but we have got them now and we are glad of it.

MR. FRANCIS M. KENNEDY, Chairman Board of Health, New Bedford, Mass.:

We are proud of our city, and we never throw it down. We collect garbage and ashes in New Bedford, and we think we do it well. We get many points from Boston, too, and our board of health is efficient. I dislike to contradict flatly anything that

has been said, because I do not want to sound a jarring note, but I do know that the Boston board of health has been effective.

MR. BERNARD J. NEWMAN, Secretary Housing Commission, Philadelphia:

In some ways Philadelphia has the best type of housing to be found in the United States. In 1895 the tenement law was passed which made it practically impossible for the tenement type of building to be constructed; for all buildings over four stories have to be fireproof. We cannot have the monstrosities which you have here in New York. This law came at the right moment, for it checked the construction of buildings of many stories and caused the builders to keep on developing the small dwelling. We have, therefore, some 200,000 small dwellings and less than 10,000 tenements. You are all familiar with Miss Parrish's article setting forth these facts.

But we have our housing problem, although our people are housed in small buildings; there is no law governing the small building, in so far as an inspection is concerned. The result is that we have vile sanitary conditions, surface drainage to the building line and to the street; we have the iniquitous privy vault and thousands of yard toilets; we have houses built on the rear lot and dilapidated buildings. One block which we set in model for a city-planning conference had one hundred and fifty-five houses, sixty-five of which were rear houses, some of them built on alleys three, five and eight feet wide. They are of the horizontal tenement type, or as some one has called them, of the band-box type, one room to a floor, and three floors high. Police supervision of the alleys on which these are built is bad. Crime is prevalent. But our particular problem is one of sanitary inspection. We need a housing code which will do for Philadelphia, what I think we are all expecting the Columbus housing code will do for the small houses there.

MR. GRANGE SARD, President Albany House Building Co., Albany. N. Y.:

We in Albany did not start early with the housing problem. It was only this last winter that we were successful in getting

Mr. Veiller to come to Albany, wake us up and start a feeling that we must have organization and do something. I think the function of the National Housing Association is not simply to accomplish results here in New York but to awaken us all over the country.

We have been undertaking in Albany, first, to change our local laws so that we may rectify the great evils existing in the houses built for one family and turned over to three and four families; and next, to correct the sanitary requirements. We have also organized a company to build small houses, for one family preferably, on the outskirts of the city. The houses that we build we will rent or sell at cost. We are trying to establish homes. We have no conditions there such as you have in New York, we have no large tenement houses and we are trying to build houses as cheaply as possible, and to get into smaller houses the people who live in tenements originally intended to be occupied by only one family.

MRS. BACON:

The amateur housing reformer is, I think, much like the man who let the imp out of the bottle, and after he got it out could not manage it or get it in again. That is one reason we come here, to find out what to do with it. We come here, too, to tell our troubles, and to get help and sympathy.

I want to warn anybody making a tenement law to arrange to leave the city immediately after, because it is no joke to go back to your own town and meet all the consequences; to have plans brought to you for inspection, and to have the friends you meet at teas and in church come to you and say: "We set our hearts on building our flats a certain way, but of course, if it is not in accordance with your law we would not do it, and we are trying to be open-minded, and see things your way." I met a woman in a street car who said, "I hear you were looking at our houses. They are all right, though, just the nicest kind of single houses. We wanted to build flats, but we couldn't, under your law, so you will find they are all right." It took my breath, because I didn't know she was building any houses. It's no joke when you cannot go abroad without having your actions watched.

There is one encouragement I can offer to all housing reformers. If they persevere and succeed, they will be entitled to an epitaph something like this:

> "This stone was raised by Sarah's lord,
> Not Sarah's virtues to record,
> For they're well known to all the town,
> But it was raised to keep her down."

MR. S. P. WITHROW, Cincinnati:

Cincinnati has not grown much, but it will continue to grow, I am hopeful. We have in Cincinnati apparently a good tenement-house code that was gotten up by several of the organizations uniting there. But to have a code and to have it effective are two different things. We are using every means possible to bring influence to put that code into force, and when we do Cincinnati will begin to grow and look up and look better.

I feel that much educational work must be done before we ask our city officials to do this thing and that thing, even to the extent of enforcing a law upon the statute books. We have in Cincinnati an anti-tuberculosis league, and the members appreciate how much housing has to do with tuberculosis and the death rate. They have taken a personal interest in this conference and in its work.

I have in the hands of the printer in Cincinnati a circular that we are going to distribute through the agency of the industrial insurance companies, intended to enlighten the tenement-house dweller as to what are his rights and duties. We tell him that his liability to tuberculosis to-day is twelve times as great in the slums of Cincinnati as it is in other portions of the city, and then we proceed to tell him why it is, and to talk about dirt and lack of plumbing and drainage, and bad water and vault conditions. We take each subject separately and tell him its bearing upon the subject, and then we tell him the law. If these men know the law, the public officials will have to enforce it. That is our method of procedure in Cincinnati. The Anti-Tuberculosis League is also making a strong endeavor to have the board of health budget double what it is at the present time. They have not enough inspectors, and neither has the department of health,

so we are trying to have the inspectors in each department increased. We feel that in Cincinnati we are on the way to have something done.

MRS. J. D. HAMMOND, Nashville, Tenn:

Housing reform in Nashville is not yet beyond its initial stage; we are just beginning to investigate.

The peculiarity of the housing situation in the South is that our slums are not confined to the cities. We have them all over the country as well as in the city. Wherever you find negroes you find slums; and you find slums among the immigrants in our coal fields and our lumber camps.

I thought yesterday, when it was said that the bottom of the housing question was the education of tenants, that it was not so with us. In Nashville I am told that some of the slum tenement property nets the landlord as high as twenty per cent. The way to deal with the problem is not simply to educate the tenants; the community must be educated; the landlord must be educated sometimes before we can do very much with him; and it is an educational campaign through the South that the women whom I represent are hoping to start. There are 100,000 of them in the Southern Methodist Church; we are well organized and we have societies in nearly every southern town and village. We have been doing social service work and settlement work for more twenty years, and we think the time has come to take up these great questions and try to coöperate, not merely with other churches, but with women's clubs and any other social or philanthropic organizations that exist.

The first thing, we believe, is to learn conditions. We intend that our women in these places shall see what the housing conditions are in their own immediate vicinity, and see what they are for black people as well as for white. We stand, as southern people, squarely on the ground that the negroes and the white people must keep apart socially always; but we do see that underneath race separation there is a community of interest that goes deeper than any separation ever can, and that the welfare of the two is bound up together; and that we cannot have the kind of communities that we should have in the South

until the negroes and their children, just as much as the white people, have an opportunity to grow up in moral and physical strength.

MR. TODD:

Lawrence is a mill city of about 86,000 in Massachusetts, on the Merrimac River. It is fortunate in having a long-established philanthropic fund, known as the White Fund. In June, 1907, one of the trustees of this fund had some correspondence and conferences with Mr. Robert A. Wood, the object being a social survey of Lawrence. The matter fell through until last summer, when, at the suggestion of Mr. Clark Carter, whose work is like that of charity organization in Lawrence, the trustees again took up the matter and secured Mr. Frances H. McLean for advice and adopted his report. In it he suggests that the examination for this year have as its principal subject housing, and as its minor subject health and general sanitation. The housing examination began last January and will be comprehensive. Six half blocks, the most crowded in the city, have been examined, and a partial examination has been made on another method, making special studies of certain types of houses scattered in the semi-circular district lying around the mercantile district. The result of this housing examination will be ready in the early fall.

Lowell has had a social survey made by one man, one of the pastors, which covers several topics and has an exceedingly interesting chapter on housing. The copy will be with the Macmillans within a few weeks, and it is expected to be published early in the fall.

Haverhill, though a city of only 44,000, has caught the spirit of these two cities which are so near. It has a federation of men's clubs, which organization I am told is responsible for the fact that Haverhill was the first city in New England to adopt the commission form of government. This federation has recently passed a resolution to raise money for a social survey in Haverhill.

MR. L. A. HALBERT, Board of Public Welfare, Kansas City, Missouri:

In 1907 Kansas City passed a so-called local code based largely on the underwriters' code, and appointed a tenement commission with an investigator. Their investigator worked nearly a year, and during that time secured considerable improvement in houses so far as he was able to go, investigating something like one thousand houses. He had about forty houses torn down and a large number of houses repaired.

Then the political aspect of the government changed, and later, while the tenement commission existed nominally, they did not have any fund to employ an investigator; but a year ago a board of public welfare was established and the work was passed over to that board. The board has been carrying on an investigation during the past year with four or five investigators, and they have inspected carefully, going into as much detail as you saw exhibited on the cards at the office of the New York tenement-house commission, inspecting in that detail about six thousand houses. The president of the board of public welfare warned us that the city did not care much about the investigation, and wanted to know what the investigation was for, and whether we intended to do anything about the things that we found. We are in the same situation that the tenement commission was, namely that our function has been to make complaints and lodge them with the health department and the building department. We have placed something like two thousand complaints, some of them probably not coming within the law; but over six hundred houses, to our knowledge, have been improved, some at an expense of several hundred dollars, so we assume that over twenty-five thousand dollars worth of improvements have been made in housing conditions as the result of this work which cost about $3,500.

The division of the work between the investigators of the board of public welfare, the board of health and the building department is not always easy to draw, but in a general way the condition of old houses is turned over to the board of public welfare, whereas the construction of new houses is left to the oversight of the building department, and we have compara-

tively few rooms that cannot have light and air, with the people using the facilities that are at hand. We have many complaints in regard to sanitary conditions. The remarks of the gentleman from Columbus in regard to the new system instituted there for gathering garbage and refuse reminds me that the City Club of Kansas City has to-day as its speaker at the noon luncheon the gentleman who has charge of the gathering and disposition of the refuse of Columbus, to tell us how we should do it there. That really is one of our pressing problems. Our water and sewerage system has not been extended to nearly all the houses even in the older parts of the town, because the owners say that the houses are not worth the cost of modern plumbing. If a house is not worth modern plumbing it is not good enough for people to live in.

MISS VIRGINIA MCMECHEN, Charity Organization Society, Seattle:

Seattle has a population of 285,000. Across the bay stands the city of Tacoma with a population of 85,000. These two cities, so close together, comprise a joint population of 370,000.

Seattle is mainly a city of frame buildings, although brick and stone are rapidly being substituted, especially in the business sections. Seattle has no tenements in the strict sense of the term. It has, however, a housing problem. Many of our old residences are being converted to tenement uses. Several families are frequently found living in one building and the "lodger evil" is rapidly on the increase. Seattle has a large transient population, and many of its old rooming houses are questionable from the standpoint of good housing conditions. We have an excellent board of health with about twenty sanitary inspectors. Several years ago, during a bubonic plague scare, the board of health took radical measures in the extermination of rats. At this time two incipient slum districts were completely burned down. These districts lay along the water front in what is known as the tide flats. The tenants of these old shacks were given about two months to vacate. Most of them found homes, without charitable assistance, in other sections of the city.

An important factor in the Seattle housing problem is what is known as the regrade. It consists in the leveling of many of the hills on which the city now stands. This is done chiefly by hydraulic process. Many of us think that it would add to the beauty of the city if these hills were landscaped rather than razed. The point about the regrade that particularly interests the housing reformer, however, is that several incipient slum districts have been entirely removed by the cutting down of certain hills.

At present the Pacific Coast is facing the greatest emergency in its history. This is the immigration problem which the opening of the Panama Canal will bring to us. Seattle is preparing to meet this problem commercially but as yet our people do not recognize the seriousness of the situation from a social standpoint. We feel that the word "Seattle" is synonymous with the word "opportunity" for the housing reformer.

MRS. GRAY:

I hear that there are some slides showing the Panama conditions. It would be interesting if we could get hold of some photographs of the Panama situation "before and after," for educational purposes.

MR. BALL:

Some of you perhaps may not know that this inquiry of Mrs. Gray comes out of some things I said privately to her about Colon and Panama and Port Limon, three cities which I had the pleasure of seeing in March, and any one of which is cleaner than any ward in the city of Chicago. I also said something about the significance of sanitation on the Isthmus, and particularly the improvements shown in the hospitalization from malaria.

When the American occupation began some years ago one workman out of twenty was taken every week to the hospital suffering with malaria. That hospitalization has come down to one in four hundred. Of course there are other facts perhaps not quite so striking as that, but the general mortality rate on the zone last year, men, women and children, black, white and

yellow, was about the same as the rate in the city of Providence, R. I.,—under sixteen to one thousand.

MR. VEILLER:

We have had the metropolitan sewerage system for about six years past. Some of our best engineers and public-spirited physicians, such as Williams and Sloper, have been trying to deal with the question of polluted harbors, making scientific investigations, showing that the tide does not carry away the sewerage, and that harbors and rivers are filling up. They also made experiments at the mouth of sewers, showing that the infant death rates are much greater near the mouth of the sewers. They caught flies and counted the bacteria on the legs and bodies.

They have also organized an exhibition at our American Museum of National History, the first exhibition of its kind that I know of. The commission has no great powers except of an advisory and research nature. We have been seeking the aid of the War Department of the United States to prevent New Jersey from digging a tremendous new trunk sewer to empty into lower New York harbor. We are also fighting the Bronx sewer system, which was to dump sewage into the river. We are reaching the time when our river is going to have so large a proportion of solids that we can walk on it, rather than swim in it, and we must do something effective about it. What, of course, is necessary, is chemical treatment of sewage before it is emptied into the stream.

MR. JOHN IHLDER, Field Secretary, National Housing Association, New York:

In Wisconsin I believe they are even ahead of New York. They have forbidden towns to dump the raw sewage into the river. The cities that lie around Lake Michigan have entered into an informal union by which they bring together the health commissioners, who have held several meetings. As yet, I believe, they have done nothing very effective, but they have aroused public interest and have educated their communities. In Michigan, one of the towns below Grand Rapids has begun suit against that city for dumping sewage into the river.

MR. BALL:

I think the full significance of the movement for the purification of Lake Michigan has just begun to be seen. The cities that lie around Lake Michigan are in three states, none of which can properly control the pollution of a great body of water, and that means intervention by the federal government.

Seven years ago, in Chicago, there was absolutely no appreciation in the public mind of the ultimate failure of the Chicago drainage canal, carrying the waters of Lake Michigan down the Illinois River, as the means of sewage disposal. Everybody seemed to think that the canal would do forever, but there has now come to exist some appreciation of the fact that that will be impossible as a proper method of disposal for more than a relatively few years. The drainage commission is now spending a great deal of time on the specific problems of the treatment of the sewage of Chicago, so that they will know exactly what to do with that sewage when it can no longer be discharged to the south. The organization of the cities and states bordering on Lake Michigan, with the coöperation of the federal government, to secure the purity of Lake Michigan, is one of those important achievements that have come to pass in the last five years.

MR. ALDRICH:

In Detriot we are at present trying to learn about taking care of ashes and waste. I believe the majority of those interested are at the present time in favor of compelling the householders to build permanant receptacles of either brick or cement inside the lot line so that we can easily handle the contents. There are some opposed. I would like to hear from anyone who has a suggestion to offer.

MR. VEILLER:

I think the whole matter is summed up in this question: Do you want the poor to hoard the garbage or not? In other words, is it a desirable thing to keep that waste upon the premises or is it desirable to get it away at once? It is like the vault question. In the vault they hoard the human excrement, and

we all recognize that that is a bad thing. We want it got away at once, through a system of sewers and closets. The same thing applies to garbage and other forms of waste, especially garbage. As long as the garbage stays there it means the fly, and it means weakened vitality, and it means rats and all kinds of unpleasant, sordid and squalid things. There is no reason, it seems to me, for keeping garbage on the premises for more than a single day.

If a city is so poor that it cannot remove garbage once a day, or once in two days, then it ought to be so arranged that the people can burn it. It is true that there is an unpleasant odor to it when it is burning, but that is preferable to keeping it on the premises.

We saw in St. Louis just what you are proposing, and it struck us as most barbaric, a big masonry vault in which people stored their garbage for five or six months. Why is not the system in vogue in New York perfectly practical for every city in the country? Compel the householder to provide a garbage can of metal, and require that can to have a hinged cover, and then have your street cleaning department—whether you do it yourself as a city or do it by contract—required to remove that garbage once in so often. I would say that the ideal is once a day, and that the absolute minimum is once a week, not once in two or three months or six months.

And I would say further, we all of us ought to lay stress on the point that it is far more important for a town to remove garbage frequently from the tenement district than it is from the best residence districts. They do make pretty frequent removals from those, but it seems that the poor are of no account, and they are permitted to have the stuff accumulate. What practical obstacle except money is there to that scheme?

MR. ALDRICH:

We have a good garbage collecting system. If anyone is skipped more than one week, it is because the driver is sick and a new man is working on that route. In building receptacles they should be large enough to contain the garbage for a certain number of days and the department of public works should

gather it, not allowing it to remain longer than one week in any part of the city. We never could get money enough appropriated to take the garbage every day in all parts of the city. At the present time we take the garbage twice a day from all hotels and restaurants, and down town within the half-mile limits twice a week; outside the mile limit it is taken once a week. We have our alleys, and people think they are for the purpose of taking care of all refuse—ashes and garbage. What we now want is a better receptacle for garbage. There is no trouble about our department taking care of it if it is placed in proper receptacles but at the present time many throw their garbage into the alley. We are bound by contract with the reduction company not to give them garbage with more than 10 per cent of foreign matter in it. As a result much of the garbage is carried out with the alley refuse. I hope some plan may be suggested here to apply to a city with alleys.

MR. VEILLER:

Why would not the system of the metal garbage can about two and a half feet high apply? Keep them in the rear of the lot with a separate can for ashes, if you want it. They can be wheeled out and dumped into a cart.

MR. TUCKER:

It seems to me that in most of our small American cities and communities the two fundamental problems we are struggling with are garbage and sewage disposal. In our little city of New Rochelle on the Sound we are face to face with this situation. The state board of health has notified our city authorities that it will approve of no more sewage-disposal works or main-trunk sewer or sewers of any kind that provide for the dumping of the sewage into the waters of the Sound. That brings us face to face — and we are a rapidly-growing community — with the problem of sewage disposal. We have no sewage-disposal plant, and the majority of our sewage is discharging itself into the Sound. We have a garbage-collection system, but the garbage is not destroyed. It is spread on private land in one district, and when the wind blows from a certain direction the

most expensive portion of our city gets the full benefit of the accumulated flavors. Now we come down to the practical question of how we are going to handle those things under our system of government.

Two years ago, under the then existing administration, a proposition was made for a garbage disposal works. The administration attempted to get a bill through the legislature, on account of our inadequate charter, authorizing the expenditure of a certain sum of money for the building of a garbage disposal works, but the opposition political body did not approve of the system of garbage disposal that they proposed to use. Immediately came the rival claims of rival constructors of garbage disposal works, espoused by rival political parties. We, without technical knowledge, were interested only in having an efficient disposal works, and were willing to provide the money, and we fell between those stools. We have no disposal works to-day.

My practical proposition is the same one I made yesterday afternoon. What we want is authoritative knowledge put out by some disinterested body, similar to the Metropolitan Sewage Commission, and my suggestion is that Mr. Veiller's association make an investigation of the claims of different disposal works, for both garbage and sewage, so that the interested citizens of our communities shall have some authoritative record when the case in dispute comes up as between rival political factions and rival neighborhood factions.

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THE SPREAD OF THE SURVEY IDEA[1]

PAUL U. KELLOGG

Director of the Pittsburgh Survey, 1907–09

IN most of our social movements, we are under the necessity of starting something going. We must stir up interest as the first step. The survey movement, if we can call it that, does not seem to be handicapped in this way. There is more spontaneous outcropping of the survey idea the country round than as yet we have any sufficient organization or body of trained workers to deal with. Close on the heels of Pittsburgh came Buffalo. The pioneer work in the steel district was instigated by Charities Publication Committee and was carried out in coöperation with militant Pittsburghers, under grants from the Russell Sage Foundation. The study of the Polish section of Buffalo was the first undertaking of the sort instigated and financed by the city surveyed. Then we had that interesting state-wide tour of Kentucky by Mrs. Caroline Bartlett Crane, which was a quick sizing up of conditions in a group of smaller cities under the State Board of Health and the State Federation of Women's Clubs. We know of the series of community studies carried out by Mr. Aronovici in Rhode Island, and by Mr. St. John and Mr. Stelzle in Newark, Sag Harbor and elsewhere; the studies of the Huntington Presbytery in seven counties in central Pennsylvania; the work of the Presbyterian Board in its rural surveys in Illinois, Missouri and Pennsylvania; and the scores of neighborhoods, mill and mining towns which the Federal Immigration Commission caught up in their schedules. Last summer the Associated Charities of Syracuse, the Chamber of Commerce, the Central Trades Assembly and the Ministerial Association joined forces in the stock-taking of a single city which is described (p. 8) by Mr. Harrison; while the findings of the Lowell survey are just out in book form. Booth's *London*, Rowntree's *York*, the *Hull-House Books and Papers*, the

[1] Read at the meeting of the Academy of Political Science, April 18, 1912

South End House Studies, Mr. Kirk's *Providence*, Dr. Roberts' *Anthracite Coal Communities*, the Washington number of *Charities and The Commons* are instances, all of them, of social investigations which have embodied many of the elements we find in the survey idea, but which are not identified with the more or less crystallized movement which to-day engages our attention. For I have before me four closely typewritten sheets, thoroughly covered with the names of cities and organizations which are either embarked on surveys or are considering surveys, or would like to know more about them. The names of Minnesota, Missouri, Texas and Kansas towns show the spread of the idea no less than those of the four chief cities of the British Northwest. One inquiry comes from India.

Just at this juncture, the more immediate aspect of the movement presents itself in the fact that in nearly every city in which the Men and Religion Forward teams have set forth a social program, one of the planks in that program has been to recommend a social survey. So we are faced with the question: What is a survey, and how shall the residents of the average city go about one, with some prospect that they will be doing a craftsman's job of it? We know in a general way that a survey is something different from the ordinary operations of a municipal league or a charitable society or a settlement—different even from their campaigns for special reforms. We know also that it is different from newspaper work, or a civic exhibit, or an official report or scientific research as such; although we may have an inkling that it partakes of all of these things, in one way or another. What then? What elements distinguish the survey? The papers by Mr. Harrison, Miss Goldmark and Dr. Palmer give concrete answers and give them with a precision and taking quality which can scarcely be bettered by any generalizations. They tell, however, of three fairly well-defined types of survey; and it will help in arriving at a working conception of the survey idea, to run over some of the elements common to all.

And first, for purposes of comparison, let me set down the elements, five in number, which we felt at the close of the Pittsburgh Survey made that a distinctive enterprise. These methods were:

1. To bring a group of experts together to coöperate with local leaders in gauging the social needs of one city.

2. To study these needs in relation to each other, to the whole area of the city, and to the civic responsibilities of democracy.

3. To consider at the same time both civic and industrial conditions, and to consider them for the most part in their bearings upon the wage-earning population.

4. To reduce conditions to terms of household experience and human life.

5. To devise graphic methods for making these findings challenging, clear and unmistakable.

If I were recasting this formula to-day, I do not know that I should want to change it materially. But it will perhaps give a better approach to the survey movement to consider not what sets it off from other undertakings, but what it draws upon them for.

First of all, the survey takes its unit of work from the surveyor. It has to do with a subject matter, to be sure, but that subject matter is subordinated to the idea of a definite geographical area. It is quite possible to carry on a study of tuberculosis, for example, as a piece of physiological research, or as a piece of sociological research, wholly apart from where it occurs. But just as a geological survey is not geology in general, but the geology of a given mountain range or water shed, so, even when a special subject matter is under study, the sociological survey adds an element of locality, of neighborhood or city, state or region, to what would otherwise pass under the general term of an investigation.

And when the subject matter is not specialized, but concerns the more intangible "needs" of a community, the survey becomes necessarily different things in different localities. It cannot be thought out at a far-away desk. It is responsive to local conditions; in a worn-out country district, suffering from what Professor Ross calls "folk-depletion," its content has little in common with that of a survey in a textile center, tense with human activity, and dominated by its terms of work.

In the second place, the survey takes from the physician his art of applying to the problems at hand standards and experi-

ence worked out elsewhere. To illustrate, if your pure scientist were studying the housing situation in a given town, he would start out perhaps without any hypotheses, tabulate every salient fact as to every house, cast up long columns of figures, and make careful deductions, which might and might not be worth the paper they were written on. Your housing reformer and your surveyor ought to know at the start what good ventilation is, and what cellar dwellings are. These things have been studied elsewhere, just as the medical profession has been studying hearts and lungs until they know the signals which tell whether a man's organs are working right or not, and what to look for in making a diagnosis.

In the third place, the survey takes from the engineer his working conception of the structural relation of things. There is a building element in surveys. When we look at a house, we know that carpenters have had a good deal to do with it, and it is possible to investigate just what the carpenters have done; also the bricklayers, the steam-fitters and the rest of the building trades. But your engineer, like your general contractor and architect, has to do with the work of each of these crafts in its relation to the work of every other. So it is with a survey, whether it deals with the major elements entering into a given community which has structural parts of a given master problem such as Dr. Palmer describes in his survey of the sanitary conditions in Springfield. Only recently I received a letter from a man engaged in making a general social survey of a manufacturing town—a so-called survey. He did not think that it was truly a survey, nor did I, because out of the scope of that investigation had been left all of the labor conditions in the mills. The local committee had been fearful of raising opposition in forceful quarters. Yet these labor conditions were basic in the town's life; on them, for better or worse, hung much of the community welfare; and by ignoring them, the committee could deal with partial solutions only. It was as if a diagnostician in making his examination had left a patient's stomach out of consideration because the patient was a dyspeptic and irritable. They had violated the structural integrity of their survey.

In the fourth place, the survey takes from the charity-organization movement its case-work method of bringing problems down to human terms. Death rates exemplify human units in their barest essentials; but I have in mind a more developed unit. Let me illustrate from the Pittsburgh Survey in the painstaking figures we gathered of the household cost of sickness—lost wages, doctor's bills, medicines, ice, hospitals, funerals, the aftermath of an epidemic in lowered vitality and lowered earnings, household by household—not in sweeping generalizations but in what Mr. Woods called "piled-up actualities." If I were to set one touchstone, more than another, to differentiate the true survey from social prospecting, it would be this case-work method. In employing it the surveyor, because of lack of means and time, must often deal with samples rather than with the whole population coming within the scope of his study. These samples may be groups of school children; or the people who die in a certain year; or those who live in a certain ward. The method is one, of course, which is scientifically justifiable only so long as those who employ it can defend their choice of the sample chosen, and show where it does and does not represent the entire group.

Under this head it is to be noted that the survey is in a field friendly to what we have come to call municipal research. The latter is indebted for its methods of unit-costs and efficiency to the accountants. These methods may be applied to city budgets and city departments as an integral part of a social survey, the distinction between the two movements in practise being perhaps that the one is focused primarily on governmental operations; the other on phenomena imbedded in the common life of the people.

In the fifth place, the survey takes from the journalist the idea of graphic portrayal, which begins with such familiar tools of the surveyor as maps and charts and diagrams, and reaches far through a scale in which photographs and enlargements, drawings, casts and three-dimension exhibits exploit all that the psychologists have to tell us of the advantages which the eye holds over the ear as a means for communication. With these the survey links a sturdy effort to make its findings have less in

common with the boredom of official reports than with the more engaging qualities of newspaper "copy" — especially that simplicity of structure, tangible framework, and readability which American magazine men have developed as their technique in writing for a democracy. This is not a counsel, bear in mind, of flimsy sensationalism; although those who have matters to conceal seek to confuse the two. A startling article patched up from a few glints of fact is a very different proposition from a crystal set in a matrix of tested information.

Underlying this factor of graphic portrayal is the factor of truth; truth plus publicity. It is often possible to work out large and definite reforms internally, by getting a group of forceful men around a table and convincing them that so and so is the right thing to do. This is, I take it, a legitimate method of philanthropic work and of social reform. But it is not the method of a survey. The survey's method is one of publicity; it is another and separate implement for social advance, and its usefulness should not be negatived by a failure to hold to its distinctive function. The philosophy of the survey is to set forth before the community all the facts that bear on a problem, and to rely upon the common understanding, the common forethought, the common purpose of all the people as the first great resource to be drawn upon in working that problem out. Thus conceived, the survey becomes a distinctive and powerful implement of democracy.

With these five working principles in mind, how can the survey idea be applied to the average community, how and on what scale should its working scheme be launched? Here there is already some experience upon which to draw. At one extreme we have a superficial skimming of facts—what we call in the Middle West a lick-and-a-promise. Perhaps it is limited to passing round and filling out schedules devised to fit any city—such as were used in many places in advance of the Men and Religion campaign week. These were not without value in throwing some facts of community life into relief and in showing where released energies might at once be applied; but the team leaders very properly did not call them surveys, making them rather a basis for recommending the larger work.

They bear about the same relation to a survey that the blanks which a mail-order tailoring establishment sends out for self-measurement bear to a thorough-going physical examination.

At the other end of the scale we have the sort of a survey which the Pittsburg Survey, if we regard it as an experiment, demonstrated can with staff and resources some day be made in one of our first-class cities. The Pittsburgh Survey made a quick diagnosis of perhaps twenty phases of life and labor in the steel district on the basis of standards worked out elsewhere; it brought these diagnoses together and studied something of the structural relation of the problems set forth; but it sank shafts of definite, consistent, active investigation in but five or six fields and even there rigorous limitations had to be set to the scope of the work. For example, we studied, case by case, 500 families to see how they actually made shift when the bread-winner was killed at his day's work. The super-survey would not only gauge the chief factors entering into a community, gauge also their fabrication into its general working scheme; but would study the human bearings of every factor, as searchingly as we studied the economic reaction of these industrial accidents.

Not a few of the elements in such a survey will ultimately be carried out as part of the routine work of our governmental, institutional and industrial organizations. This was illustrated in the recommendation made by a stockholders' committee at the recent meeting of the United States Steel Corporation. The work which the Pittsburgh Survey put into gathering elementary facts as to hours, wages and other labor conditions in the Pittsburgh district exhausted a very considerable share of our funds and energy. This stockholders' committee held that in the same way that their corporation had taken the lead in publishing extensive reports on its financial operations and output, it should be its policy in the future to lay before stockholders and public the general facts as to labor conditions in their mills. That, it seemed to me, was well-nigh revolutionary. Similarly many of our city and state departments—health, labor, finance and education—are putting out more and more as part of their legitimate routine the salient facts upon which public opinion can formulate working judgments.

If this were done generally, the survey, to my mind, would still be an opportune instrument for social advance;—on its civic side, in enabling us to see whether or not there are great gaps in the frontage with which a community faces the future, and on its scientific side, in measuring the human reaction of various institutions, agencies and measures, which are carried forward in the name of progress and which should be tested and checked up from time to time.

But what we can discuss most profitably here is the sort of undertaking which as things stand to-day a community, ranging anywhere from ten thousand to half a million, can take up,—neither a skimping survey that does not get beneath the surface, nor the comprehensive interlocking survey just outlined which must needs require a large staff and resources. What are we to recommend when a group of progressive people in such a community come forward and say they want to start a survey—a group with only general notions as to the things most seriously in need of inquiry in their locality, and with slender funds which may grow only as the undertaking shows its usefulness? Two lines of action seem most promising.

The first of these is to recommend that they secure a man of all-around experience in social work to come to their community for a quick sizing up of things—a report which will enable them to see where the land lies—and either base a general social survey upon this report, or follow up intensively one or more of the principal "leads" disclosed.

The second possible line of action is to start out with some unit less than the general social problem of their city, with the idea that work less spread-out and more exact will in the long run lead farther. There are several ways in which this can be done. One method is to take a given neighborhood, in the way that the Buffalo survey took its Polish district. This method has the advantage of focusing attention on a manageable area, where definite results (like the Buffalo playgrounds and evening schools for immigrants) can be reached while the survey is in process. It has the disadvantage that it may tend to confirm the impressions of squalor already held by polite residents of a city as to some particular neighborhood, without forcing in

upon them the fact that a community is like a human being and none of its members can be sick without being a drag on the whole; without rousing the whole city to action, or even, as in Buffalo, leading up to a general city survey. A modification of this method was discussed in New Haven—the suggestion being to take a belt running through the town, so as to be representative of good and bad conditions alike, the well-to-do, the middling-to-do, and the poor. This plan has imaginative values, a practical obstacle perhaps being the difficulty in fitting existing sources of statistics to such a philanthropic gerrymander. Another method is to take a block and study its people intensively in the matter of their social needs and the resources of the city with respect to them, in much the same way as (from the standpoint of racial composition and social mind) Dr. Jones and Prof. Woolston have studied given New York city blocks. Such a method would unquestionably supply an exceptional group of citizens with rare insight as to the actual operations and values of much of our social work. With this insight they could reach judgments and execute reforms, but the plan would scarcely usher in that self-consciousness which comes when a whole community sees itself in the large, and which, to my mind, gives the community survey its exceptional dynamic force.

In contrast to these methods, which consider fairly small areas in their relation to a wide range of social needs, another partial method is to take some one social problem and study it in its bearings on the entire community—such a problem as recreation. This would cover not only a study of playgrounds and play opportunities, but an examination of the city play bill (nickleodeons, skating rinks, cheap shows, dance halls) as was made by the Kansas City Board of Public Welfare, to see how much fun was costing the people, how they could spend less and get more, and how far commercialized amusements should be supervised. It would cover the larger uses of school houses, substitutes for saloons, the utilization of outdoors, and the natural resources of wood and valley back from a city; the extent of leisure and the social effects of its compression through overwork and Sunday labor; the money surplus for recreation in household budgets; and so on.

While local conditions, the agencies interested, the public temper and the money available are considerations which must be duly reckoned with, my feeling is that the first line of approach described is the one which will serve most cities best; —that is, the quick sizing-up process to see how the land lies and to plant what the civil engineers call "bench marks" at points of vantage. For this work can be done on a scale to fit any town's pocket-book, it embodies in a rudimentary way the elements which we have seen are the essential methods of a survey, and it gives perspective. The scientific farmer who has his soils examined in taking up new land, the business man who is used to inventories as a basis of planning for the year ahead, the physician who is called on less frequently to doctor fevers and set bones than to overhaul patients who are "all run down," will not need to have the value of such a piece of preliminary stock-taking argued out with them. A town with ten thousand people can get a man with what you might call a general practitioner's equipment in social work to spend half a week there with fair prospect that his report will be something on which they can build. Superficial though it would frankly be, it should bring the more easily recognizable needs and opportunities in the town's life to the test of standards worked out elsewhere—which, as we have seen, is one of the first and easiest tasks of a survey. It could scarcely fail to show how health hangs on civic enterprise and in kindred ways make average citizens see that things which they may have regarded as unrelated are bound up in each other. It would correspondingly show these things in proportion. The sky-scraping pride with which a growing town points to an atrocious six or ten-story block on its chief corner is not energy any more misapplied than many a philanthropic enterprise, bred to suit city conditions, which the small town swallows hoofs, hide and all. Such a report would gather up, if rightly made, the progressive ideas held by local people who have seen farther ahead than their neighbors; and it would have the force—and that counts for a good deal in a growing community—of being heralded as the judgment of a "city expert," thereby gaining a hearing for things which local prophets may have despaired of. Further, such a report, if it sets a vision of

what the town might be, tugs at the imagination of the people and loosens energies in many directions. The same things hold true for a larger city—the city of twenty-five to fifty thousand which can employ such a preliminary prospector for from a fortnight to six weeks; or the still larger city which can engage for this sizing-up process a man of experience and all-round equipment with two or three assistants, for a six months commission. Its alternative would be to get experts in half a dozen of the major fields of social concern to come on the ground for say a fortnight each, relying upon a local committee to synthesize these special reports into a general scheme of procedure. The Syracuse survey illustrated these two methods somewhat in combination, for Mr. Harrison spent six weeks in his general work, and various national and local bodies were successfully appealed to to carry on the field work along special lines.

Such a preliminary report once in hand, the community small or large is in much more favorable position than at the start to make constructive decisions. It may decide to carry on any one of the inquiries which I enumerated earlier as possible lines of action, only with far larger chance of their being done intelligently and with prospect of results for the whole city. It may do what Rochester is doing—that is, what might be called a consecutive survey, organizing and calling on experts to take up first one phase of social concern and then another. This is the sort of work done by the Pittsburgh Civic Commission. It may focus its efforts on some district, and there sink its inquiries into the structure of the common life. This the Bureau of Social Research under Miss Goldmark has done on a district scale on the upper west side of New York, scrutinizing in a given neighborhood how courts and charitable agencies, the departments of health and education come in contact with the life of the people—how they may be turned from impersonal machines to intimate agencies within reach of the average family. The community may focus its attention, on the other hand, on the coördination of governmental activities and by means of municipal research, budget exhibits and the like, make the public business take on new efficiency and new meaning.

But for cities of from 25,000 to 250,000 population, the

simple and natural and, I believe, most promising result of the preliminary survey, would be a systematic community survey growing out of it, one with sufficient staff, sufficient time and sufficient expenditures to make a thorough-going inventory of the life and labor of the place, to seek out the wastes in its economic and vital resources, to captivate and give constructive content to its evanescent and often sorely exploited enthusiasms, and to lay a sure foundation of information on which to plan and build for ten years ahead.

The scale on which such a permanent survey—and by permanent I of course do not mean a perennial enterprise, but one enduring in the foundation it lays—should be undertaken, would depend on the size and public spirit of the community. But the survey movement has reached a point where we can say with some degree of precision—as I have undertaken to do earlier in this paper—what are the essential methods which should enter into its work, and where we can say, with some degree of conviction, that such a working scheme will have practical and far-reaching results.

Right here, it may be well to interpolate two points as to the civic investment which a community puts into a survey. No town should be balked at launching one, under the impression that it is a contraption suited only to a large city, or one which only a great philanthropic foundation can afford. I have indicated how a small town can make a start at modest expense; and Dr. Palmer describes the wide range of sanitary investigations which he carried out as commissioner of public health of Springfield, Illinois, in coöperation with local people and at almost no extra cost to the city. With a superintendent of schools as far-sighted and resourceful as this health commissioner, a judge who would look at jails, police and legal processes with what the Wisconsin supreme court calls twentieth-century eyes, an engineer with ingenuity and vision, and with other volunteers and officials of like caliber, men with social viewpoint and with some acquaintance with other cities, men giving their leisure and to some extent their working hours to the plan, you would have a local staff for a rounded community survey. They could carry it out as a piece of good citizenship

on a level which would command national attention and respect, and which would set a new gauge for civic patriotism. On the other hand, consider a city with say a cigar-store keeper as health commissioner, without any health reports, and with acrid resistance on the part of the dominant political machine to any probing of its health service. The process of surveying in such a backward city is a very different matter; so also is the cost of bringing onto the ground a sanitarian of Dr. Palmer's breadth of outlook, gained from his work in the state and city public health service; and then keeping him there long enough to get a thorough grasp of the sanitary situation, and to gather data sufficient to carry the town with him.

And here we are close to the fact that while many of the more obvious social conditions can be brought to light by laymen, the reach of social surveying depends on those qualities which we associate with the expert in every profession; knowledge of the why of sanitary technique, for example, and of the how by which other cities have wrought out this reform and that. And townsmen who would think nothing of paying the county engineer a sizable fee to run a line for a fence boundary must be educated up to the point where they will see the economy of investing in trained service in social and civic upbuilding. Unscientific acquaintance with what other cities are doing may lead only to duplicating their mistakes; untraveled advice may, on the other hand, lead only to finding out slowly and at bitter cost what has elsewhere been demonstrated. Ignorance of the facts that lie concealed in an unresolved mass of local statistics is only less costly, humanly speaking, than the too ready acceptance of notions which hearty but ignorant handling can shake out of the same statistics.

My second point as to the civic investment in a survey is that it pays not only for a city to get at its underlying facts but to get those facts out into the open. There is no older subterfuge than to beat the drums of local pride and charge that the leaders who are overhauling bad conditions are injuring the fair name of a city. This charge finds customary expression in the rumor that manufacturing enterprises will keep away if they learn that the schools are poor, the council is full of graft, or

the water is infected; and that one who advertises these things by rousing the public to reform is the town traitor. Yet the city of the Southwest that, as a gala day approached, put up a high board fence so that you could not see the shacks that at one point lined its principal thoroughfare, may have fooled the distinguished visitor who was driven past, but it could not fool the manufacturer who is looking for a new site; still less—and this is equally important from the standpoint of local interests—could it fool intelligent workmen who are looking for a town in which to bring up their families. I have known of an enterprise that refused to settle in a city because it would not bribe the aldermen for a side track (perhaps the first of a long series of petty hold-ups) and of another that refused to settle where skilled mechanics could not find the sort of living conditions and recreation they were accustomed to. It could not get its men to come along. When such decisions hang in the balance I fancy one factor that counts in Worcester's favor is the fight of its manufacturers against tuberculosis, in Pittsburgh's favor is the great filtration plant with which the city has downed typhoid, in Cleveland's favor is the civic campaigns of its Chamber of Commerce. All these things stand for enterprise. They are upbuilding of the sort which means first of all getting down to bed rock; and that is the sort of investment which a city puts into a survey.

Convinced as I am, however, that a survey is "good business" in the long run from the standpoint of a city's prosperity, it has a broader appeal. It is one of the channels open to the aroused social conscience of our generation. In the governmental field we have two strong movements—one towards greater efficiency; the other towards greater democracy. The first is reflected nationally by the President's Commission on Efficiency and Economy; the second finds expression in the Western insurgent movement which through the initiative, referendum and recall, seeks to bring the legislative "say" back to the people. If we were to personify the first movement, it would be to give it the character of the expert; the second, the character of the average citizen. And in the general trend, we have the expert and the average man coming to-

gether: and jointly challenging the frontage which existing institutions, professions and organized forces bear toward the needs of the times.

They challenge the church, the school, the city council, the court, the mill, in the name of the mighty industrial changes which have put new strains on old institutions; in the name of science, which has opened new possibilities and new hopes; and in the name of the common welfare which is striking a fairer balance between property and life.

For many existing conditions we have only ourselves to blame; but in changing them, we have to overcome the resistance of those whose scheme of service to the community has grown up with the old conditions. Dr. Palmer illustrates this in what he says of the milk supply. Let us look at the milkman as a factor in the community life—an institution if you will. In the past we may have officially asked of him a certain grade of butter-fat in his milk, but that is a dairyman's standard, worked out in the cheese and butter trade. We have demanded a collar of cream as a sign of richness—the uninformed milk-drinker's notion of protecting himself against watered milk. But we are only beginning to demand what the dietitians and physicians are showing us is more important than either of these, namely, clean milk—clean milk, rendered more difficult to obtain by the very dirt and congestion of our new urban conditions; rendered vital by the laboratory discoveries of the last twenty years in bacterial diseases; rendered possible by our advances in methods of sterilization; rendered an issue among the people at large, by the demonstrable effect of dirty milk upon the health of thousands of babies—a human test, this last, such as enables the average mother and the expert sanitarian to join forces in a campaign to clean up stables and milk routes, and to put an end to dirty cans and tuberculous cows. I need not show how through all this runs the three-fold challenge in the name of mighty industrial changes, of scientific advance and of the common welfare.

That challenge is one repeated over and over again in the fields of social concern. It does not require a very wide stretch of the imagination to apply the same analysis to the Titanic

disaster. Compare the commercial demand for speed and capacity in ocean liners with the commercial demand for butter fat. Compare the blind popular demand for luxuries in cabins with the blind popular demand for a thick collar of cream. Life boats are like clean milk. Safety is a human rather than a commercial standard. Some naval experts have been preaching it for years, but their judgments have fallen on deaf ears. Now the average man at last sees; and (in high rage) he is calling for a change. Those responsible for ocean vessels are charged to make safety keep pace with the great structural changes in the shipping industry; to apply science to human well-being, as well as to speed.

In many of these deep-seated social needs, apparently some great disaster has to overtake us, and smite us, before as a people we are aroused to them, and half-blindly, often wholly unthinking of our own responsibility, demand immediate reform. This is so whether it is a dam which gives way like Austin; or a theatre which burns like the Iroquois; or a blazing schoolhouse full of children like that at Cleveland; or a loft building like the Triangle. Coupled with this very human tendency is another, equally human. For while it takes one of these great disasters to drive the lesson home, we are faced with the fact that the feeling of exasperation and purpose, the "conscience-smittenness" of the community, more often than not fritters away before it accomplishes anything. Thus a year has already elapsed since the lives of 146 working people were snuffed out in the Triangle disaster in New York, and while public indignation has vented itself in mass meetings and safety committees, in investigating commissions and fire bills, there has been no action within the intervening twelve months which would thoroughly prevent the recurrence of such a panic fire and no sure provision which would get the people out, any more than the Titanic's meager life-boat equipment was enough to float the two cabins, the crew and the steerage, when the great boat sank. Had a modern shipload of passengers in New York harbor ever gone through the motions of getting into the life boats and away, the safety equipment of our ocean liners would have been put to a human test. That test would have

borne out what the naval experts had been saying, and would have demonstrated it so thrillingly that not only the people who were left behind on deck would have seen their own helplessness, but average citizens everywhere would have been alive to what safety means in ocean travel.

To visualize needs which are not so spectacular but are no less real, is the work of the survey—to bring them to human terms, to put the operations of the government, of social institutions and of industrial establishments to the test of individual lives, to bring the knowledge and inventions of scientists and experts home to the common imagination, and to gain for their proposals the dynamic backing of a convinced democracy.

The survey cannot count upon a catastrophe to point its morals. The public interest it creates comes harder but has better staying qualities. In so far as it must lay a framework for setting forth the wide range of needs and opportunities which fall within its field, so it has inherent the prospect of a more sustained and organic accomplishment.

A SOCIAL SURVEY OF A TYPICAL AMERICAN CITY[1]

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JUST as cities or communities differ, so will city or community surveys be different. Any set method for this kind of inventory-taking, intended for general application, must after all be largely suggestive, leaving wide latitude for shifting the emphasis according as conditions vary from city to city. Not with the thought, therefore, that the recent preliminary social survey of the city of Syracuse, New York, presents an inclusive plan for city surveying nor that it is a sample of what a full-fledged city survey ought to be; but, rather, that it may carry some suggestion for organizing and defining a city survey and be an illustrative instance of what one city did toward securing a program of "next-steps" in its civic and social development, that undertaking is recounted.

About a year ago several citizens of Syracuse, among them Rev. Murray S. Howland and Paul E. Illman, became convinced that the rapid growth of the city in the last decade, with its consequent changes in social relationships, had brought new problems calling for new diagnosis and treatment, and that the time had come for at least a preliminary stock-taking of local conditions affecting the life, health and progress of the city's 150,000 people. This purpose became specific along at least two lines: first, to gather sufficient data on points which seemed to call for immediate action so that definite constructive recommendations could be made; and second, to make a sufficient diagnosis of general conditions so as to determine whether and along what lines a later, more intensive survey should be carried on.

In order to give the enterprise strong and wide local backing, the support of the four large organizations in the city which themselves were federations of other organizations was sought and secured, namely, the Ministerial Association, which includes

[1] Read at the meeting of the Academy of Political Science, April 18, 1912.

something over a hundred churches; the Chamber of Commerce, which represents employers and industrial and commercial organizations; the Central Trades Assembly, which represents all the labor unions of the city; and the Associated Charities, which represents to some extent the relief agencies. The Chamber of Commerce subscribed two-fifths of the estimated expenses of the survey, and each of the other three organizations guaranteed one-fifth. Each organization chose three representatives on a central survey committee of twelve, and gave the committee full power to go ahead with the survey. The committee included some of the most influential men in the city. Representing, as it did, forces that are not always in accord in city life, the committee developed into a very remarkable working group—so remarkable, in fact, that people outside the group were unwilling to see it broken up after it had completed the immediate work to which it was committed.

A director from outside the city was secured to carry the social inventory as far as seemed practicable in five weeks; and several sub-committees were appointed to gather general information which would be of use to the investigators—including city and county reports for a number of years back; special reports published by the chamber of commerce, the board of education, the academy of medicine and other organizations; population figures; maps; city ordinances; and so on. The director spent most of his first week in company with some member or members of the central committee, interviewing city officials, business men, labor leaders, clergymen, teachers, social workers, physicians and others familiar with social conditions. The purpose of the interviews was to become saturated with the main facts of the community, especially those which indicated, from many points of view, improvements made in the last ten or fifteen years, and improvements also from many points of view that were thought to be needed in the next few years ahead. With these facts digested the central committee picked out the main lines of inquiry to be followed. They were, in broad terms:

1. Health conservation and sanitation.
2. Housing conditions among unskilled workers.

3. The betterment agencies of the city.
4. Foreign populations.
5. Juvenile delinquency.
6. Civic improvement.
7. Labor conditions.

Certain phases of municipal accounting, public finance and local taxation, would have been included in the survey, but for the fact that one member of the central committee had already set on foot plans for handling such an investigation in another way. This investigation has since been made by experts from the New York Bureau of Municipal Research; and interest in it had undoubtedly been enhanced by the social and civic revival which citizens are free to credit as one of the results of the social survey.

All of these subjects chosen presented phases of such current importance that the committee wished them followed further; yet it was evident that each subject, to be covered adequately, would require the investigator's time for more than the remaining four weeks. A request was therefore made to several state and national organizations, which sooner or later would be conducting investigations of their own in Syracuse, to send their representatives at once. They would thus coöperate with the survey, and on the other hand they would gain for their own work through the strong local backing afforded in the central survey committee. A number of organizations responded immediately, among them the New York Child Labor Committee, the North American Civic League for Immigrants, the National Housing Association, the National Consumers' League and the National Prison Labor Committee. In addition to this outside coöperation a score of Syracuse people volunteered their services as a personal contribution to the survey—among them a young physician, who made the study of the city's vital statistics; a young rabbi, who prepared a statement of playground equipment and needs; the secretary of the associated charities, who took charge of the housing investigation; an official of the city sewerage commission, who prepared a summary of the sewerage situation; the probation officers, who studied juvenile delinquency; a young lawyer, who gathered data on relief work in the

city; students in a sociology class in the university, who aided in the investigation of child labor in the street trades; and others who made maps and charts, arranged exhibits, offered prizes or acted as judges. The liberal coöperation of the newspapers was invaluable.

A work-program indicating data to be gathered on each major subject was worked out by the different investigators and the survey director; and the latter spent the remainder of his time investigating several phases of labor conditions. As already indicated, the reports were not expected to be analyses of many or all sides of the subjects inquired into; they were to take up only those matters which seemed to call for immediate action or which pointed the need for more extended study. The outlines of facts to be looked for, however, covered a range wide enough to allow the different investigators some degree of latitude in deciding, as they got deeper into the fact-gathering, what matters should be given special scrutiny. Several of the work-programs follow:

A. Health and its Conservation

I. Vital statistics

a. General death rates for 1907–08–09–10–11; and average death rates for five-year periods running back twenty years; infant death rates, same period.

b. Distribution of deaths by wards, for 1910.

c. Population by age and sex in each ward, in 1910.

d. Deaths from the more prevalent diseases for the last ten years, especially contagious and preventable diseases such as typhoid, tuberculosis, diarrhea and enteritis (under one and under five years of age), and pneumonia.

e. Case rates of the diseases more prevalent locally for the last ten years—especially contagious and preventable diseases, such as diphtheria, typhoid, measles, scarlet fever, tuberculosis.

f. Births: reporting of; still births; birth rates compared with other cities of similar size and population make-up.

II. Health administration

a. Effect of administering health work through a subordinate

bureau of the department of public safety, instead of through a department of health; adequacy or inadequacy of heath appropriations.

b. Educational work for health; any special needs; opportunities for increasing educational work as shown by work done in other cities.

c. Organized work against venereal diseases; its chief needs; work done by Syracuse Society for Prevention of Social Diseases.

d. Quarantine practise in less serious contagious diseases.

e. Medical inspection of schools; how adequate? In all schools? How financed?

III. Food inspection

a. Meat, fruit, fish.

b. Screening from flies.

c. Milk supply; analysis of bacteriological count from January 1 to July 1, 1911; percentage of producers whose milk was above the maximum bacterial count; method of enforcing the milk rule; any licenses revoked; analysis of cream count; need of better publicity work on milk and cream scoring.

IV. Water supply

a. Source of general supply; water sheds; cost.

b. Surface wells; springs.

V. Sewerage system

a. Houses connected; open privy vaults not connected with sewers.

b. Location of sewer outlets.

VI. Garbage disposal

a. Cost; method.

b. Location of plants.

c. Method of collection of garbage.

B. HOUSING OF THE UNSKILLED WORKERS

I. A close study of six typical districts where the unskilled workers live

a. Apartment buildings: number separate apartments; material; stories; repair; halls; fire escapes; basements.

b. Family apartments in the buildings (facts relating to individual apartments rather than the whole building of which each apartment is a part): number of rooms; number of families; number of adults, children and boarders; cleanliness; light; ventilation; plumbing.

c. Water supply: location; number of persons per tap; bath; drainage.

d. Yards: area; cleanliness; live stock; alley; garbage; rubbish.

e. Toilets: inside; outside; cleanliness; number using; sewer connection.

f. Rent.

II. Similar close study of a few old tenement houses

III. Similar study of a few new apartment and tenement houses

To see whether the new ones are conforming to accepted principles of good housing, or whether they are making the same mistakes as those made in the old tenements.

IV. Lodging houses

Number; rooms; beds; air-space per bed; charges for lodging.

V. A census of the number of open privy vaults, by wards, throughout the city

C. Foreign Population

I. Statistics of foreign populations

a. Total number of foreigners; number by nationalities.

b. Number, by sex and age groups.

c. Number of families.

d. Number of immigrants, by nationalities, admitted to New York state during 1909–1910.

e. Sex and ages of same.

f. Illiteracy of those 14 years old and over.

g. Number of immigrants, by nationalities, who arrived in Syracuse during 1909–1910.

h. Number, by nationalities, in hospitals.

i. Number in prison.

j. Number in almshouses; number applying for relief and charity.

II. Neighborhoods

a. Map showing foreign quarters, by nationalities.

III. Housing and lodging conditions (made in conjunction with general housing study)

a. Kind of lodging.

b. Study of a few old tenements in each neighborhood.

c. Number of persons in each house.

d. Number of lodgers and families.

e. Number of persons and beds in each room.

f. List of lodging houses and number of immigrant lodgers in each place.

IV. Industrial opportunities

a. Industries employing foreigners.

b. Number, by nationalities, in each industry.

c. Methods of obtaining work.

d. Hours of work, in general.

e. Days per week.

f. Any night work.

g. Industries continuous through year.

h. Days worked yearly and quarterly.

i. Estimated average yearly wages for both skilled and unskilled workers.

V. Economic conditions

a. Amount of money transmitted to different countries during 1909–1910 by post-office money orders; drafts on foreign banks; express orders.

b. Number of local foreign bankers.

c. Number of steamship ticket agents.

d. Any need for postal savings banks?

e. Number of immigrants that own houses.

VI. Educational opportunities

a. Number and location of public schools; of evening classes; of private schools.

b. Number of adults and children, by nationalities, attending evening schools.

VII. Naturalization

a. Number of applicants for first papers, by nationalities, for the last five years.

b. Applicants for final papers, by nationalities, for the last five years.

c. Number of final papers issued.

d. Final papers denied.

e. Final papers still pending.

f. Number of naturalized citizens who voted at last few elections.

VIII. Courts

a. Number of arrests and convictions, by ages and nationalities.

b. Juvenile delinquency.

c. Interpreters in court.

d. Shyster lawyers.

e. Any legal aid societies?

f. Action in accident cases.

g. Ambulance chasers.

IX. Social agencies for betterment, protection and relief.

a. Foreign societies.

b. Labor unions among foreigners.

c. Civic clubs among foreigners.

d. Settlements.

e. Playgrounds accessible to immigrants.

f. Public baths.

g. Consuls or consular agents.

h. Handicap of foreign women.

i. Notaries public, midwives and doctors, among foreigners.

D. Juvenile delinquency

I. An analysis of cases of juvenile delinquency, by wards and blocks, throughout the city

Its relation to the congestion of population and the lack of open spaces where children may play.

II. Nature of offenses

a. Proportion that are offenses against the person; proportion offenses against property.

b. Locality in which offenses against property predominate over offenses against person, and *vice versa*.

c. Similarly, by nationalities.

d. Proportion that are first offenders; proportion repeaters.

III. Individual conditions

a. Age of largest proportion of offenders of both sexes.

b. Physical condition—stature and weight; diseased?

c. Mental condition: proportions bright, dull, defective, fearless, venturesome.

IV. Social environment

a. Parental condition: proportion with both parents living; proportion fatherless, motherless, orphans, illegitimates.

b. Condition of home: regular employment; kind of employment.

V. Conclusions

Remedial agencies needed; playgrounds, boys' clubs, library extension?

E. LABOR CONDITIONS, GENERAL

I. Wages of men and women in industry

a. Weekly earnings; skilled or unskilled, by trades.

b. Annual earnings.

c. Day labor or piece work, by industries.

d. Increases in pay in last 15 years.

e. Extra pay for overtime work.

f. Recent changes in hours per day affecting wages.

g. "Speeding" tendencies, if any.

II. Hours of labor

a. Hours per day; Saturday hours.

b. Days per week—any seven-day labor?

c. Extra time work.

d. Day work or night work.

e. Industry continuous through year. Days worked in year.
f. How long in the industry.

III. Conditions of labor
a. Sanitary conditions of plant—ventilation.
b. Occupational diseases.
c. Industrial accidents: safety devices; settlements for injury or death.

IV. Organization of labor and capital.
a. Trade unions.
b. Union of employers.
c. Protective agencies: insurance; hospitals; societies; legal aid.
d. Avenues of expression regarding work conditions.

V. Individual and home conditions
a. Married; any children; keep boarders; other members of family work; own home?
b. Support self.
c. Save any money?
d. Leisure for reading or recreation.
e. Sanitary conditions of home surroundings.

VI. Any recent serious labor troubles; strikes, lockouts.

F. Child Labor

I. Thoroughness of inspection
a. Number of children granted work certificates, by nationalities.
b. Number found by inspectors.
c. Number not found.
d. Number of inspectors.

II. Newsboys
a. Age classification.
b. Violators of the law.
c. Earnings.
d. Character of school work done by newsboys.
e. Newsboys in juvenile court.
f. Newsboys and truant school.

III. Issuance and regulation of working papers

IV. Summer child workers
   a. Number missing more than one week of school.
   b. Average time missed.
   c. Effect on scholarship.

V. Night messenger law

VI. Hours, pay, regulation, among child workers
   a. Bootblacks.
   b. Pin boys in bowling alleys.
   c. Morning paper carriers.
   d. Child workers in home industry.

The outline on betterment agencies laid special emphasis upon the investment in equipment, the cost of relief work, and the social responsibility felt by church, school, university, hospital, Christian associations and settlements; and the outline on civic improvement covered the need of a city plan, directions of the city's growth, recreation needs, park and playground facilities, the elimination of grade crossings and the improvement of water fronts.

As the investigations progressed the mass of data collected began to show cleavages along certain clear-cut lines; and by autumn after the several reports were drafted the central committee was able to put its finger upon what it had reason to believe to be the weak spots in local civic and social conditions.

In order to give the findings of the survey wide local publicity the central committee determined to have a Know-Your-City-Week last November. The week started off with forty ministers preaching sermons, on Sunday morning, on the civic responsibilities of citizenship. On Monday exercises were held in the public schools, the main feature being the reading of prize essays written by the children of the schools on "How to Make Syracuse a Better City." Over 1000 essays were written and the dominant note struck in the essays indicated that the children had caught the point that a better city involves not only greater business prosperity but the betterment of living and work conditions; in other words, that emphasis upon human welfare, whether through better sanitation and public health

regulations, better houses to live in, safer places to work in, or greater opportunities for self-improvement, is of prime importance in city advance. The survey committee regarded the essay contest as one of the best achievements of the whole enterprise. On the other afternoons throughout the week, conferences on concrete local problems were held in one of the chambers of the county court house. In the main, the subjects were closely related to those discussed at the respective evening meetings; and the discussions were led and participated in by representative citizens, upon the shoulders of many of whom the work of carrying out reform measures advocated by the committee would undoubtedly fall.

At the evening mass meetings, which were attended by an average of 500 persons per night, the survey reports were read from the platform; and speakers from out of the city pointed the moral of local findings from the vantage point of a national perspective. One of these meetings, the one which probably involved the greatest outlay of both time and money, was completely taken charge of by the physicians of the local Academy of Medicine. The larger audience reached, of course, was through the medium of the newspapers, which coöperated thoroughly. Several of the reports were reproduced in full by the press. Further publicity for the facts was gained through the exhibit of maps, charts, and diagrams showing graphically the kernel of each report. The exhibit occupied sixty feet of window space of a retail store on one of the most prominent street corners in the city.

With reports in hand the central committee formulated seven resolutions as a preliminary working program for the city, which would not be partisan, sectarian or sectional, but would aim at healthy industrial and social growth. In an eighth resolution the committee sent back to the bodies which created it, and which it jointly represented, a recommendation that they take action to see that the program is entered upon. The resolutions are as follows:

First, that the mayor and common council be urged to establish a city-planning and housing commission to secure a plan for the city's growth and development, and draw up a housing

code such as would meet the needs of the city for some time to come.

Second, that the board of education be petitioned to consider and adopt a far-reaching plan for the education of the foreign population of the city by a larger provision of night schools, by the introduction of civics and industrial courses in night schools and by the extension of vocational training to the grades.

Third, that the police and school departments be petitioned to enforce the child-labor laws relative to the street trades.

Fourth, that the board of health be petitioned to provide:

(a) For the inspection of mercantile establishments and for the enforcement of those provisions relating to child labor, hours of work of women, and sanitary conditions under which such people work.

(b) For the publishing monthly of the milk score of all milk producers whose milk is sold in the city.

(c) For more rigid inspection of tenements.

(d) For the engagement by the city of the services of some sanitarian of national standing to study and report on the needs of the public health of Syracuse, as a basis for planning future health work.

Fifth, that the employers engaged in such industries as require the plant to be in continuous operation be urged to make such adjustments as to assure every laborer one day of rest in seven.

Sixth, that there should be among the betterment agencies of the city a closer coöperation expressed in some system, such as a united charities, a social-service league or an associated charities organized on broader lines than those in existence at present.

Seventh, that the city at large have some organization to study the needs and development of the city and to crystallize the findings of such studies in some yearly program such as this Know-Your-City-Week.

Eighth, that to accomplish this end the central survey committee recommend to the respective bodies represented in the committee the formation of a comprehensive and democratic body to study the problems and promote the adoption of the reforms suggested by the survey.

In the few months since the resolutions were adopted, the central committee has succeeded in getting local organizations of one kind and another to back up nearly all of the resolutions and to carry on a definite campaign for the changes advocated in them. Several of these campaigns have already succeeded and the success of others is believed by the committee to be sure. A few of the results may be enumerated:

The mayor has publicly promised to appoint a city-planning and housing commission. In the meantime a volunteer city-plan commission is at work. A committee of the board of education and a volunteer committee are at work gathering information from all over the country as to effective school work for foreigners. The police are thoroughly enforcing laws regulating the work of newsboys. The bureau of health has of its own accord invited a trained sanitarian to the city to go over its work and to make suggestions, and those who have been watching the milk scores state that they have shown marked improvement this winter over a year ago. A federation of all betterment agencies in the city is being formed with enthusiastic general coöperation. A further survey, by experts from the New York Bureau of Municipal Research, as already noted, has been made, and it is planned that other investigations shall be carried on by the new federation. One more or less intangible but nevertheless very real and important result is the awakened interest of citizens in civic and social affairs of the city.

This has been accomplished at a total money outlay amounting to only a little above $1100—the investigations costing about $500 and the publicity work about $600.

A SANITARY AND HEALTH SURVEY[1]

GEORGE THOMAS PALMER, M. D.
Springfield, Illinois

ON account of the gratifying results in public health work during the past few years, and on account of the popular interest born of the realization of our ability actually to reduce morbidity and increase the span of life, it is easier to bring about public health reform in an American municipality than to secure any other kind of civic improvement.

Jealous as they are of personal liberty, the people have come to recognize that they must submit to a certain amount of inconvenience and even to scrutiny and investigation of their lives and personal affairs in the interest of the health of the community. The business man who is not in sympathy with many social reforms appreciates the practical utility of sanitary and public health supervision.

We have ceased to question the right of health authorities to extend their operations even far beyond the letter of the law, while opposition to private agencies working for sanitary betterment, even when accompanied by wide publicity of unenviable civic conditions, is usually inconsiderable. The intelligent portion of the community is fully capable of appreciating the benefits to be derived from such activities.

Hence, the sanitary survey may often be employed as an entering wedge in general civic betterment, leading naturally to increased interest in those other agencies for improvement which extend more intimately into the moral and social lives of the people, but all of which are more or less associated with public health work.

It is on this account, in my opinion, that the sanitary survey is the most important phase of general survey work just at this time, when municipalities are but beginning to recognize the value of systematic study of their underlying conditions.

[1] Read at the meeting of the Academy of Political Science, April 18, 1912.

Further, I am impressed by the fact that an enormous field is opening up in the study of the sanitary and other civic conditions in the smaller cities of the nation. The municipalities ranging from 10,000 to 100,000 in population represent an enormous number of people and present civic problems quite as definite, if not so extensive, as those to be found in any of the larger cities. And yet the civic student may find in almost any of the hundreds of smaller American cities an absolutely virgin field which so far has been shamefully neglected.

I feel that I should have no claim upon your attention this afternoon, that I should not be here to present a plan of survey, except on account of an experience which, it seems to me, should have been looked upon as commonplace enough, but which appears to have been regarded as somewhat unusual.

This experience was the study of the sanitary conditions of a city of from 50,000 to 60,000 population and the attainment of fairly satisfactory results without the expenditure of money. Before offering to you a definite plan of sanitary survey, I feel that it may be worth while to describe that simple investigation, the methods employed and the results attained.

I certainly have no intention here and in the presence of those who have done such brilliant things along those lines, of discussing anything of the theory or principles of survey work. I would suggest, however, that perhaps the very brilliancy of your accomplishment has prevented many municipalities from entering upon such undertakings.

With the Pittsburgh survey as the best known if not the only generally known specimen of its class, many persons have come to look upon the survey as a gigantic, technical and complicated institution, demanding a large amount of expert skill and considerable financial outlay for its accomplishment.

Wherever I have found intelligent city officials and citizens interested in civic betterment, I have found an earnest desire for more thorough knowledge and understanding of existing civic conditions; but a conviction that the survey is entirely beyond the reach of the average municipality.

In fact, at the time we undertook the sanitary study of Springfield, if someone had suggested such a thing as a "sani-

tary survey," I should have replied that we were not in a position financially or otherwise for such an ambitious undertaking.

As it was, we simply started out in Springfield to ascertain certain definite facts, and we had not the faintest idea how far or where our studies would carry us. We knew that the city had a higher typhoid-fever mortality than other cities of like size and similarly situated. We knew that we had houses and tenements which served as centers of infection of tuberculosis and other diseases. We realized that our infant mortality was too high. We started out simply with the purpose of ascertaining the causes of our undue morbidity and mortality that we might be enabled to take intelligent steps to decrease sickness and lower our death rate.

It was not until our work was completed that we realized that we had done anything which could be dignified by the term "sanitary survey." I cite this fact because I feel that there ought to be something done to change the general conception of the term "survey" and because I am convinced that we must reach a clearer definition of the term before many cities will undertake it.

I am also impressed with the belief that when a city sets out to learn definite things about itself and for a definite purpose, the results will be more satisfactory than when an attempt is made merely to apply a plan of study for no better reason than that other cities have done the same thing. That is, the desire for knowledge without the plan will come nearer landing us somewhere than the plan, however perfect, without the underlying intelligent desire for knowledge.

In the vaults of the city hall we recently unearthed several massive volumes, the results of a sanitary survey carried out in 1885 on a plan suggested by Dr. John H. Rauch, then secretary of the Illinois state board of health. The city council appropriated $1,000 for the purpose and the work was carried out with most minute detail. The net result of this painstaking application of a survey plan consists of these big, clumsy volumes, dusty, moth-eaten and stowed away in a vault. In fact, when our work was done in 1910, no one recalled that a sanitary survey of the city had ever been carried out. This is

merely an example of a city going through the motions and carrying out a plan suggested by others, but without a desire for specific results.

In 1910 we awoke to the fact that Springfield had a typhoid-fever mortality of something over 40 per 100,000 of population. This mortality had been as high as 85 per 100,000 and the last year recorded showed a mortality of 52. That was twice as high as it should have been. Half of our deaths from this disease were apparently unnecessary.

Four million dollars had been expended by the city for water works and sewer system, and the mains extended to all sections of the town. We made repeated analyses of the city water, extending over a long period of time, and found that the public supply was always safe for domestic use. We had to go further to locate the cause of our excessive typhoid-fever mortality. Analyses were made of 150 samples from supposedly good wells. All but three were found to be dangerously polluted. Then the question arose as to the extent to which wells were used in the city and the cause of well pollution. On these points, as is true in practically every other city in the United States where wells are used, reliable information was entirely unobtainable.

There was but one thing left to do and that was to have the four underpaid, untrained but enthusiastic inspectors of the health department visit each of the 9,000 homes spread out over the 1,600 blocks of the city to locate every well and vault and ascertain the general sanitary conditions of all premises. It required two months to cover the city, the work being done in addition to the rather exacting routine duties of the department. The results plainly told the story of our typhoid fever.

The 9,000 homes of the city had 6,000 shallow wells, the pollution of which was guaranteed by 7,000 privy vaults. There were 6,000 polluted wells in the city, and the water mains and sewers were convenient to 5,000 of the premises that maintained them. That is, the use of 5,000 of the 6,000 polluted wells in the city was entirely unnecessary. From a sanitary standpoint the city's expenditure of $4,000,000 was wasted.

I should make this statement about my home town with

reluctance were it not that Mr. Hiram Messenger has advised me, after studying the typhoid conditions of over thirty cities of from 40,000 to 100,000 people, that Springfield is now the only one in which he could obtain accurate data as to wells and well pollution.

The results of our investigation were not bound in red morocco and filed away to decay, nor were they hopelessly buried in dreary and unread reports. We prepared a large map of the city, large enough to show each house by number and the gross sanitary conditions of all premises. Each unsanitary lot was shown in red and every well, vault, sewer, water main, vacant lot, business property and public building was indicated by symbol or color.

We knew the facts; but we had to demonstrate them to get results. The map was shown at a luncheon to three hundred members of the chamber of commerce, with a talk on "The Truth About Springfield." The business men endorsed our work and the newspapers gave the facts wide publicity. Next the map was hung in the council chamber and the members of the city council were shown why we should have ordinances compelling property holders to connect their property with sewers and water mains. The ordinances were passed in three weeks, although we had vainly sought to secure such ordinances for over two years.

Then another interesting thing developed. Protest on the part of the business men gave way to serious consideration. The work had gone too far to be stopped and it became the part of wisdom to fall in line with it. Real-estate men advertised their property on its sanitary merits and money became harder to borrow on unsanitary property. For the first time in the community, sanitation took on a commercial value.

But the Springfield sanitary survey—if you choose to dignify it by that name—went a little further than a mere census of wells and vaults. During the house-to-house canvass the inspectors made notes of all unsanitary conditions and all nuisances and these were ordered remedied and abated.

They also noted all tenements and bad housing conditions and the data furnished by them along this line afforded the

basis for the housing investigations we have since carried on. We have studied, charted out and photographed the worst conditions in the city and we are now ready to do our part in convincing the Illinois General Assembly that there are slums in the smaller cities and that there is a crying need for good state housing laws.

In this housing investigation we took a tuberculosis census of the worst tenements and fumigated and disinfected as far as possible. We succeeded in improving the conditions of the worst tenements; but lack of state laws made satisfactory action impossible.

As I have stated, we were making this investigation entirely without a plan or system. Each undertaking when completed had pointed out something else that required attention, and at this juncture we found a new force urging us on. That was an aroused public interest. The better element of the people were watching to see what we would do next and the four daily newspapers of the city backed up our work and featured everything that was undertaken. This aroused interest was sufficient to hush all opposition.

We were now ready to consider our infant mortality. Our first effort was in the direction of an honest milk, containing a reasonable butter fat and total solids and free from preservatives, We recognized, however, that this was a commercial rather than a public health proposition.

We realized that "the amount of manure a milk contains is more important than the amount of butter fat" and we determined to visit and inspect all of the dairies supplying milk to the city. In this tour of inspection we attempted to teach the dairymen and farmers the prerequisites of pure and clean milk; but we warned all of them that inspections would be made from time to time and that the condition of all dairies would be made a matter of public record open to milk consumers.

This investigation of dairies was followed by inspection of restaurants and bakeries, the details of which cannot interest you here. The results, however, were gratifying to us.

We are now engaged upon an investigation of garbage collection and disposal, studying our own conditions and the methods

of other cities. We are trying to solve what I am inclined to regard as the livest public health problem of American municipalities—a problem, incidentally, which is not yet solved ideally by even the largest of cities.

The Springfield sanitary survey is not complete, nor will it be for several years to come. We are studying the town part by part and we are preserving all of our data in the hope that we may be able some day to show a complete sanitary survey of a smaller city. But every step is being taken with a definite plan in view. We have to produce results, and results that we can show the people.

The people, as a rule, will give active coöperation to work of this kind. They will be tolerant of criticism of local conditions. But after a while they will meet you with the essentially practical and entirely proper demand, "Now that you have given us all this undesirable publicity, what have you accomplished?" Incidentally, they are not to be satisfied with a story of "interesting data." The only way you can safely use a town as clinical material is to cure its sores.

For twelve years the average mortality from typhoid fever in Springfield had been something over 40 per 100,000 population. In 1910, the year our investigation was undertaken, it was 52. In 1911, the year after our agitation of polluted wells and the passage of sanitary ordinances, our typhoid mortality was in the twenties. The record of one year is not conclusive. Such a result immediately following sanitary agitation, however, is suggestive and encouraging.

In 1909, sixty-eight infants died from summer diarrhea; in 1910, even after we had a good commercial milk supply, there were sixty-four deaths. In 1911, after our dairy inspections, there were forty-one deaths. This may be coincidence, but it is suggestive.

My only excuse for burdening you with the details of our work in a small mid-western town is to make you realize that the small town has real sanitary and public health problems unappreciated by the people, to demonstrate that reasonably good results may be attained without an elaborate plan and without any considerable expenditure of money. The same excuse will justify this additional detail.

The collection of data in our work was entrusted to four inspectors, already overworked, and receiving $60 per month—men entirely without sanitary training and three of them with little more than ward-school education. They have served as sanitary inspectors, dairy inspectors, housing inspectors, as conditions required, their only instruction being such as we could give them; but each man being fully informed as to what we were trying to do and why.

In addition to the salaries of these inspectors, which had been paid from time immemorial, the total cost of the survey and the sanitary map to the city of Springfield was less than $100.

There is but one other thought in connection with our sanitary study. We were after a direct result, the reduction of morbidity and mortality. We are encouraged to believe that we have accomplished at least enough to justify the effort. But we now feel that we see other results more gratifying and far-reaching than we had anticipated.

Our work had been accompanied by unrestrained publicity. We accentuated the civic needs of the city in every possible way and we feel that we perhaps stimulated others to activity in their individual lines. We had demonstrated, perhaps, that civic improvement was not so difficult to bring about as had been generally believed and we had possibly stimulated a general spirit of investigation.

At any rate, whether our sanitary investigations had anything to do with it or not, a great many things have come about during the past two years. A detention home has removed children from the jail and has simplified the work of an excellent trained probation officer. A tuberculosis association of 1,000 members operates a dispensary and employs visiting nurses. Medical inspection of school children is established. The almshouse of Sangamon County is being thoroughly studied from a medical and sociological standpoint and provision is being made for county care of indigent consumptives. The dispensing of county charity has been placed in better hands. But most important, the people are awakened to the necessity of a thorough knowledge of local conditions, and a broad and sweeping

survey of the city—a real survey this time—is being considered and is practically assured.

The experience in Springfield, the gratifying results attained without the employment of expert skill, has made me believe that similar results may be attained by other cities either through the agency of their health departments or through the activities of private agencies. The survey in Springfield was carried out without a definite plan of action, and the following scheme of study was the result rather than the foundation of the work.

Unquestionably a well defined plan will serve to simplify the survey, will render it more systematic and will prevent ineffective labor in various directions. The one submitted here is little more than a skeleton in the elaboration of which we are now engaged. It may serve in its present form, however, to suggest a rather simple and consecutive line of action which will prove helpful to those about to engage in work of the kind.

SCHEME OF A SANITARY SURVEY

I. STUDY OF MORBIDITY AND MORTALITY FROM COMMUNICABLE DISEASES

No intelligent work to reduce morbidity and mortality can be undertaken until we know the present morbidity and mortality and the averages for several years past.

In most instances morbidity from communicable diseases may be ascertained from the records of the local health department. Such records, however, are frequently faulty and incomplete. Under such circumstances, the present morbidity may generally be estimated after interviewing all members of the local medical profession. Morbidity records for the past will be unattainable.

Mortuary records for many years past should be obtained from the local health department. If the municipality has no registration of deaths, the desired data can usually be obtained from the state registrar of vital statistics or from the state board of health.

After securing the present and past average mortality from preventable diseases, these should be compared with similar

figures from other municipalities as near the size and existing under as nearly the same conditions as possible. Much valuable information for purposes of comparison may be obtained from the last reports of the United States Census Office dealing with mortality statistics. It is only by such comparison of figures that we can determine whether the local mortality is higher than it should be.

1. *Diseases to be Studied*—(a) Typhoid fever; (b) tuberculosis; (c) malaria; (d) yellow fever; (e) small-pox; (f) chicken-pox; (g) diphtheria; (h) scarlet fever; (i) measles; (j) whooping cough; (k) industrial diseases peculiar to the community; (l) summer diarrhea of infants; (m) accidental deaths.

2. *Sources of Information*—Local health department; state health department; local physicians; reports of United States Census Bureau.

NOTES—Seek out the cause for every decided deviation from the normal or average mortality. Such deviations are at times due to outside influences bearing in no way upon local sanitary conditions.

Ascertain total mortuary figures. Do not accept death estimates in percentages. One death in the community may affect the rate 100 per cent.

II. WATER SUPPLY AND SEWAGE DISPOSAL

(Special relation to typhoid fever.)

1. *Source of Municipal Water Supply*

(a) Results of last analyses.

A single analysis should not be accepted as final. Conditions in an unprotected supply often change from season to season.

(b) Possible pollution of the public supply at source.

Information should be obtained from the municipal water company, the local water department or the local health department. It would be well to inspect personally the source of supply.

NOTE—If analyses have not been made, samples should be

secured and sent to laboratories for analysis. In several states, the state water survey, the state university or other state departments will make analyses of local water supplies without charge. Reliance should not be placed on the so-called "simple water tests."

2. *Private Wells*
   - (a) Extent to which they are used. (If used at all, it will be impossible to ascertain the extent without a house-to-house canvass. The same is true with privy vaults. See below.)
   - (b) Analysis of water from presumably good wells.
     It is never worth while to make analyses of water from wells which are obviously polluted.

3. *Privy Vaults* (Important on account of pollution of wells)
   - (a) Extent to which used.
   - (b) Enforcement of ordinances or regulations as to the distance of vaults from wells or cisterns.
   - (c) General construction of vaults to prevent soil pollution.

4. *Sewer System*
   - (a) Extent throughout the city.
     Location of those sections not reached by sewer.
   - (b) Location of outlets of sewers.
     - (i) Danger to people of this community.
     - (ii) Danger to other municipalities.
   - (c) Extent to which sewers are used by those to whom they are available.

NOTE—Information as to the sewer system and the sewer outlets may be obtained from the city engineer or the department of public works. The extent to which sewers are used by those to whom they are available can often be determined only by house-to-house canvass.

5. *Methods of Sewage Disposal*
   - (a) Is sewage "treated" before discharge or is it discharged in its raw state? If treated, what is the method of treatment?
   - (b) Present and future dangers of the system employed.

6. *Pollution of Soil*
   (a) By privy vaults.
   (b) By polluted ponds or streams receiving sewage.
   (c) By sewers with loose joints.
   (d) By tile or surface drains. Private sewers.

III. ALLEYS

(Special relation to fly-borne diseases; nuisances from decomposition of organic waste matter; dust and mosquitoes.)

Remember that, as a general principle, the alley belongs to the municipality and that it is unlawful to place ashes, manure, garbage or any other material therein.

1. *Ashes*
   (a) Extent to which they are placed in alleys. Loose or in containers.
   (b) Disposal of ashes.
2. *Manure* (breeding place for flies)
   (a) Extent to which it is placed in alleys.
   (b) Loose or in tight, screened boxes.
   (c) Frequency with which it is removed.
      To guarantee against the breeding of flies, manure should be removed at least once a week from alleys and premises.
   (c) Disposal of manure.
      (i) Dumps (sources of danger).
      (ii) Burned.
      (iii) Distribution to farmers for fertilizer.
         In some cities this is carried out systematically and satisfactorily.
3. *Garbage* (nuisance and flies)
   Presence in alleys (see Section IV)
4. *Alley Grade*
   Drainage into yards.
   Low places breeding-ground of mosquito.
      Permitting the use of alleys for even the temporary disposal of ashes often results in raising the grade of the alley above that of surrounding

property, causing the water to drain into nearby yards.

NOTE—In the house-to-house canvass proposed in this plan, all bad alley conditions should be noted and reported to the health department or to the department of streets and alleys.

IV. GARBAGE DISPOSAL

("The livest public health problem of American municipalities.")

(Special relation to fly-borne diseases, soil pollution. Dumps bear a close relation to contagious diseases.)

1. *Handling Garbage at Home*
   - (a) Are special cans or containers required?
   - (b) Destroying garbage at home.
     - (i) To what extent practised?
     - (ii) Method employed.
   - (c) Separation of refuse into garbage, ashes and rubbish.
   - (d) Wrapping garbage in paper (dry garbage).

2. *Collection of Garbage*
   - (a) Public or private collection.
     - (i) Cost to householder.
     - (ii) Frequency of collection.
     - (iii) Specially constructed garbage wagons.
     - (iv) Regulations concerning collection.

3. *Disposal of Garbage*
   - (a) Dumps.
     - (i) Location of dumps.
     - (ii) Character of waste taken to dumps.
     - (iii) Policing dumps.

NOTES—The municipality has no more right to permit the dumping of decomposable waste near to the home of a citizen than it has to empty its sewers near to the home of a citizen.

The recovery of articles from the dumps, as is often done by the poor, is a common means of carrying contagious diseases into those homes in which such diseases are most

difficult to locate and control. Much of the most usable salvage in a city's waste has been discarded on account of contagious and infectious disease in the home.

(b) Feeding garbage.

(i) Distributing garbage to farmers.

(ii) Municipal hog-feeding.

Not a sanitary or practicable plan in the ordinary climate.

(c) Incineration.

(i) Incineration of garbage alone.

(ii) Incineration of all waste.

(iii) Incineration with artificial fuel.

(iv) Burning garbage and other waste with its own combustible material.

NOTES—The ideal method of refuse disposal is incineration of all kinds of waste—garbage, manure, ashes and rubbish. In this way we avoid the necessity of dumps of any kind in the community.

Ideal incineration implies the utilization of the fuel content of the refuse itself. In this way sufficient heat may be obtained to produce steam for power in municipal plants.

(d) Reduction of garbage.

(i) By public or private company.

(ii) Materials regained from garbage.

(iii) Revenues to the city from reduction.

(iv) Cost to the city.

V. STAGNANT POOLS AND OPEN CISTERNS

(Special relation to the mosquito and to malaria and yellow fever. More important in southern cities.)

(a) Location of stagnant ponds and pools.

(b) Best means of draining same.

(c) Screening cisterns.

VI. HOUSING

(Special relation to tuberculosis, contagious diseases, immorality, physical inefficiency, deficient education, crime and children).

1. *General Survey of Housing*

   In the house-to-house survey, all bad housing conditions should be located and noted for future investigation.

2. *Intensive Study of Housing*

   The study of individual houses and blocks indicated in the general housing study as being undesirable.

3. *Yard space*

   (a) Percentage of lot unoccupied by buildings.
   - (i) Grass and trees.
   - (ii) Paved.
   - (iii) Drainage and sanitary conditions.
   - (iv) Uses of yard space.

4. *Light* (A study of each room in undesirable buildings used for dwelling purposes)

   (a) Outside rooms.
   (b) Light wells.
   (c) Sky lights.
   (d) Dark rooms and uses of dark rooms.

5. *Ventilation* (Studied according to above outlined scheme for light)

6. *Business Houses*

   Relationship of dwellings or tenements to saloons, immoral resorts, business houses and industries. Dwellings over stables.

7. *Home Industries*

8. *Congestion*

   (a) Number of inmates.
   (b) Room congestion.
   (c) Roomers, boarders, homes and light housekeeping.

9. *Water Supply*

   (a) Source.
   (b) Convenience to living quarters.

10. *Sewage*

11. *Condition of Plumbing*

    This study should include observation of plumbing conditions and facilities for ordinary cleanliness.

12. *Disposal of Garbage and Waste*

13. *Nationality and National Traits*

14. *Children*

Number of children in each dwelling, with note as to the manner in which they live, association with immorality, sanitary conditions, *etc.*

15. *General Sanitation*

16. *Transient or Permanent Residents*

NOTES—In collecting housing data the name of the landlord and agent of each piece of property should be obtained.

Each dwelling, building or block studied should be mapped or platted out.

Photographs should be obtained of the worst conditions.

VII. RESTAURANTS, BAKERIES, BUTCHER SHOPS

1. *Sanitary Conditions*

(a) Cleanliness.
(b) Plumbing.
(i) Condition.
(ii) Location in relation to foodstuffs.
(c) Living quarters near to place of food handling.
(d) Protection from flies.
(e) Health of workers in foods.
(f) Spitting.
(g) Care and protection of food supplies.

VIII. MILK SUPPLY

(Special relation to infant mortality, tuberculosis and contagious diseases.)

1. *Chemical Content* (Butter fats and total solids)

(a) How often tested by local authorities.
(b) Collection from homes of consumers or on open market and testing privately.
(c) Freedom from preservatives.

A milk containing the legal amount of fats and solids and free from preservatives is merely a good commercial milk. The greatest importance attaches to the amount of filth the milk contains.

2. *Dairy Inspection*
   (a) Health and condition of cows.
      (i) General health.
      (ii) Tuberculin testing.
      (iii) Cleanliness.
      (iv) Feed.
   (b) Condition and construction of barns.
   (c) Condition and cleanliness of milk houses.
   (d) Conditions and method of shipping.
      (i) Cleansing cans.
      (ii) Rapid reduction of temperature.
      (iii) Pasteurization.
   (e) Water supply.
3. *Bottling*
   (a) Sterilization of bottles.
   (b) Hand or machine bottling.
   (c) Place of bottling.
      (i) At the farm (good).
      (ii) At the milk depot (unsatisfactory).
      (iii) In the milk wagon (intolerable).
4. *Health of Employes*

   Contagious diseases are often transmitted by the milk supply. Scarlet fever and diphtheria have been traced back to this disease among milk handlers or their families.
5. *Milk Depots*

   Methods of handling milk and general sanitary conditions.
6. *Infant Mortality*

   Ascertain the source of milk supply in all cases where there has been infant mortality in the family.

IX. METHODS OF STUDY

1. *House-to-House Canvass*

   This is the foundation of every satisfactory sanitary survey. Study each house and yard and note all wells, privy vaults and the general sanitary conditions. Information is also gathered during this house-to-house canvass upon which to base the future investigation of water supply and sewage;

alleys; garbage disposal; stagnant pools and cisterns; housing; restaurants and bakeries.

2. *Sanitary Map*

A large map of the city should be prepared with each lot large enough to show house number, wells, vaults and all gross sanitary conditions. This map should also show the paved streets, sewer system and water mains.

The making of the map teaches a great deal about the city as a whole and brings together the accumulated data in a form which can be shown to the people or to the city officials.

3. *Study Water Supply, Sewers, Topography, etc.*

Study of the data in the office of the city engineer and department of public works.

4. *Intensive Study of the Various Subdivisions of Work*

(a) Visit all dumps and garbage-disposal plants.

(b) Study all housing conditions and plat out all blocks, houses or rooms investigated.

(c) Inspect all dairies supplying milk to the community, using the government score card as a guide.

(d) Visit and inspect all restaurants, bakeries, *etc.*

X. STUDY OF EXISTING LAWS AND ORDINANCES

Study the state laws under which the municipality is given its right of public health control.

Study the city ordinances to see what improvements can be brought about by merely enforcing existing laws.

XI. NEW ORDINANCES

Ascertain what faulty conditions will require new ordinances to bring about their improvement.

Study ordinances of other cities which are bringing about satisfactory results in these lines.

XII. STUDY OF EXISTING HEALTH DEPARTMENT

(See the standards of public health efficiency in an article by the writer, "The Inefficiency of Municipal Health Departments," published in *The American City*, August, 1911).

1. *Duties of the Health Department under the Ordinances*
2. *What Ordinances are not Enforced?* (Ascertain why).
3. *Study of Special Functions of the Department*
   (a) Water analysis.
   (b) Milk inspection.
   (c) Quarantine.
   (d) Reports of communicable diseases.
   (e) Isolation hospital.
   (f) Abatement of nuisances.
   (g) Registration of vital statistics.
   (h) Constructive work.
4. *Provisions for Efficient Service*
   (a) Qualifications of health officer.
   (b) Salary and assistants.
   (c) Reasonable appropriations.
   (d) Freedom from politics. Civil service.

XIII. METHODS OF PUBLICITY

(a) The sanitary map.
(b) Newspapers.
(c) Expositions and exhibits.
(d) Bulletins and circulars.
(e) Public meetings.
(f) Churches.

XIV. DEALING WITH CITY OFFICIALS

Coöperation if possible.

Meet opposition by a showing of fact and overcome opposition by publicity.

XV. THE SURVEY STAFF

(a) A competent physician, preferably with some public health training.
(b) A public-spirited and competent lawyer.
(c) Staff of paid or volunteer inspectors to collect data.
(d) A practical plumber, or better, a sanitary engineer.
(e) Clerical help and draftsman.

THE RELATION OF A NEIGHBORHOOD SURVEY TO SOCIAL NEEDS[1]

BY PAULINE GOLDMARK

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THE relation of a social survey to the social agencies in its territory is to a large extent a test and index of its usefulness and service to the community. After an investigation has been made, one may fairly ask the question, How does the new knowledge meet the social needs of the particular city or neighborhood in which it is undertaken? How much does it contribute toward solving the practical problems of the active agents within the district?

It is, of course, true that in the new quest for wider knowledge, merely descriptive investigations have been justified. Fuller acquaintance with one's particular neighborhood, a closer knowledge and contact with one's neighbor have been of distinct service. Such studies have widened the outlook for the practical workers who are too closely attentive to their own particular tasks. To know the various nationalities represented in any district, to look up its housing conditions, its health records, its representative industries, and all the descriptive material that gives a general picture of the neighborhood—all this is essential.

But in the first stages of this new search, are we not inclined to be too readily satisfied with objective facts rather than going deeper down under the surface to reach those subtler truths which concern the whole community? It is surely not enough to know the people statistically, to count their numbers, race, and age distribution, and to note their mortality records. One must also, in any given community, take note of the predominating influences that are affecting life for good or ill. What is happening to your community? What is its temper? Is it progressing or deteriorating? What is the younger generation

[1] Read at the meeting of the Academy of Political Science, April 18, 1912.

doing and thinking? What are all the social causes that underlie these phenomena?

I can best illustrate my point by referring to some definite instances with which I have become acquainted in the study of a single neighborhood in New York city. A limited area was chosen for an intensive investigation so as to reduce our problem to a manageable unit. It is a West Side district which lacks the picturesqueness of the immigrant quarters of the city. We are dealing with the problems not of newcomers but of the second and third generation of foreign parentage—hitherto little regarded. Unlike the kaleidoscopic shifting of nationalities on the East Side, where the newcomers succeed each other with amazing speed, where Italians and Russians have dislodged the earlier groups of Irish and Germans, this population on the West Side is stationary. Here is one of the few spots on Manhattan Island where the population has not increased in the last decade. The bulk of the community is Irish and German-American. The immigrant groups are not yet conspicuous. The problems of Americanization and amalgamation therefore do not primarily concern such a neighborhood. These people are American citizens, and we have to discover a fact of cardinal importance, namely, what place are they and their children taking in the community? In other words, what may happen when a tenement-house population is comparatively stationary for several generations?

This district of ours is a "back-set" fron the main current of the city's life. It is discouraged and apathetic. The bolder and more enterprising spirits are attracted to the more thriving parts of the city. Here there are no signs of prosperity. Loafers at every corner, street fights, drunkenness and poverty are the obvious features of the neighborhood. All admit that it is "tough." The waterside is infested with lawless thugs and gangs and the neighborhood is hardened to deeds of violence that would stir any other community to action.

In such an environment it is not surprising that the various social agencies should share in the general discouragement. The better elements, such as they are, do not show on the surface. This district has never known great prosperity. The in-

dustries, which have since moved away, first attracted its people. "Jerry" builders put up cheap tenements of a poor type in the 70's and 80's. These antiquated old houses, with their windowless rooms, are still the only homes for the workers. Rents are somewhat lower than in other parts of the city. This advantage and the prevailing apathy and inertia have kept the people here. Many have lived here during their whole lifetime. In brief, it is a deteriorating rather than an advancing community.

Such then is our district at first sight. If the social survey is to be helpful, it must go beneath the surface; it must show the underlying causes which have produced this sinister result. However baffling the task, we must provide for the social agencies which are doing the constructive work of the community a knowledge of the fundamental facts and tendencies. Thus the study of the industries, for instance, must embrace the far-reaching results of employment. It is not enough to know the industrial establishments and the immediate conditions of work; we need to consider other elements. Who, for instance, compose the bulk of the working force? What is the wage scale and the chance of advancement? Are the foreigners underbidding the American workmen, and are the latter being driven to less desirable employments? Are the industries using up the young and vigorous stock and crowding out the prematurely old? Are there industries which require unemployment and under-employment? We ought to examine each industry to see whether it is leaving its workers stranded after a short trade life and manufacturing an army of unemployables. And if then employment is precarious for a man past middle life, what is he driven to? What forms of casual labor can he obtain? Some estimate must eventually be made of the social waste of such an industrial system.

These suggestions do no more than touch the question of economic pressure and its significance in the lives of the wage-earners. They are questions of prime importance, however, since they determine the earning capacity of the workers and in consequence the status of the entire family.

For the social agencies of any community, to take another instance, there is no more important task at the present moment

than getting the right sort of employment for boys and girls. In place of the present haphazard methods of beginning work, the survey should be able to tell what are the really good occupations for young people to enter, where advancement is assured for the competent, and what "dead end" occupations are to be avoided.

In any community where there are foreign colonies, a totally different range of problems opens up. Segregated from the life of the city, and separated from all Americanizing influences, their activities are often unknown to us. Who would imagine, for instance, that in a Slavic colony in our midst, one would find the government of a despotic master, whose control is absolute over hundreds of adult men? To these immigrants he is the sole connection with the American world. He provides jobs, and takes them away at his own pleasure. The railroads know him and rely upon him to provide freight handlers, but the community know nothing of the exploitation of ignorant foreigners going on at their very doors.

Clearly one of the most important socializing agencies in any community should be the children's court. Our survey shows that the children's court in Manhattan urgently needs better investigations on which to base court action. At present it cannot even take advantage of the information about families which is available in relief and church records. It has no connection with the schools, whereby it could be informed about the gangs of toughs in the neighborhood, and about the ringleaders who lead the boys of the block into trouble. Often the judge is forced to act blindly, since he receives no proper report of the family or neighborhood situation. It is obvious that the work of the court could be greatly strengthened and improved if a probation officer specially appointed to work in a given district were able to report on each case with a full knowledge obtained from every one acquainted with the family—for instance, from school, church, relief agency, settlement and club.

The present system of indiscriminate arrests, which often fails to bring into court the real ringleader, seems so unreasonable to the neighborhood and has aroused its antagonism so

often that the influence of the court is seriously undermined. The children's court in New York, which should be known in the community as a friend of the children, is unfortunately considered nothing but a vague authority in league with the police, which arrests a boy for playing in the street as well as for more serious lawlessness. Its real purpose is entirely unintelligible to the neighborhood.

The practical value of the social survey for any district can here be only briefly indicated. Turning on the light and getting at the facts is its contribution. It should give the diagnosis of the social ills and direct the remedies and treatment more intelligently. Surely there is no better way to reinvigorate the efforts of the leaders of the community and of all the progressive forces working to improve conditions. If these efforts can be well directed instead of working in the dark and taking the path of least resistance, a first step will be gained. But the survey should perform a still greater service; through its new insight it should stimulate larger and more constructive movements of social betterment than have ever before been attempted. It should open new vistas that lead us out of the narrow and localized life. It should enlist the best forces in the community to lighten the heavy toll of human suffering which poverty, ignorance and neglect now exact from the overburdened workers.

STATISTICAL METHODS IN SURVEY WORK

BY ROBERT EMMET CHADDOCK

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VITAL statistics serve a two-fold purpose. They show where to look for causes of bad health conditions, and they demonstrate the success or failure of remedial measures where applied. The record of deaths in a city, year by year, may show a constantly high death rate from typhoid fever—a rate double that of other cities of similar size. An examination of the city water and milk supply may reveal conditions that explain the high death rate. It may be necessary, however, to investigate premises in various sections of the city—the surface wells and drainage, the sewer connection and the garbage removal. The cause may finally be located in the use of surface wells and the lack of sewer connections. If it is shown that one-half or two-thirds of the families are using these surface wells polluted by the lack of sewer connections, it amounts to a demonstration to the city authorities as to the source of the typhoid germs. The method of prevention is clear, and when adopted the typhoid rate declines fifty per cent. This new statistical record is evidence of the success of the plan, and those who were obliged to make improvements required by law feel that the requirements were just.

It is the purpose of this paper to emphasize the importance of vital statistics over smaller unit areas, and to make clearer the reason why we must at present depend upon special investigations for most of our detailed information on social and health conditions.

STUDIES NEEDED ON HEALTH PROBLEMS

Our present health reports are inadequate for social purposes. Statistics is the bookkeeping of the public health movement. The head of a business firm asks of his bookkeeper more than a statement of general results. He wishes to know what lines

of effort have yielded the best returns and what, if any, have been conducted at a loss. He wishes to know the weak spots in his system of business administration in order that efforts may be concentrated at those points. Likewise, the health department of a city should ask of its bookkeeping division what causes of death are increasing and what are decreasing in the community as a whole. But the explanation of the increase or decrease frequently involves a study of smaller portions of the community in order to discover a particular set of conditions operating. The department is anxious to find out what lines of effort are most effective in decreasing disease and saving lives; what occupations are so dangerous to health as to require legislative interference to protect employes; in what sections of the city, or among what nationality, or under what sort of industrial and living conditions the mortality rate of infants is high. Does the crowding of population, as shown by the number of persons per room, result in a higher death rate? Do bad sanitation and ignorance affect the problem? What is the relation of pure milk supply to health? What is the effect of establishing milk stations? What trades are especially dangerous from the point of view of tuberculosis? Is one nationality more susceptible to the disease than another? How do bad housing and ventilation affect the problem? Is the death rate lower where hospitals and sanatoria have been provided for dangerous cases and where nursing and instruction are given in the home?

At present few of these questions are adequately answered through the records and reports of health departments. It is not sufficient to give general death rates for a city or even a ward of a city. The divisions must be smaller so as to show differences in health associated with differences in housing, sanitation, nationality, working conditions, and special provisions for pure water and milk supply. The answers are left to special inquiries into the housing, sanitation, milk supply and factory conditions of certain sections of the city, and the correlation of the health records with these facts.

NEED FOR CORRELATION OF VITAL STATISTICS AND POPULATION STATISTICS

In order to arrive at a measure of progress in sanitation and health, rates must be computed for successive periods of time. This cannot be done without a record of population to which we may relate vital statistics. It is not enough to have simply total population for the city or ward. It is necessary to distinguish by sex, by age and conjugal condition and by nationality. Further, it is exceedingly desirable to have this census of population by smaller divisions than boroughs or wards. It is only by intensive study of localities having certain living and working conditions and certain classes of population, and by comparison of these localities with others having different environmental and human conditions that we can secure the information on which to base a program of future social action on health problems.

Before the present census it was the hope of statisticians and social workers that the population facts of our large cities would be tabulated and published by smaller tracts than wards or assembly districts,—for instance, by forty or eighty-acre areas, which would cover from eight to twenty Manhattan blocks. The director of the census states that the enumerations have been made for New York city by forty or eighty-acre tracts, but by reason of inadequate appropriation the results cannot be published for such tracts. The publication by the bureau of the census will be by assembly districts only.

The chief objection to the assembly district as a unit is that it is political and is, therefore, subject to change. There is no assurance that it will cover the same area at the next succeeding census. If it does not, we cannot compare the death and birth-rates for the two periods without the danger of serious error. Besides, we wish to know, at successive periods, the changes in population over the same area, the changes in nationality, in crowding, in sanitation, in living and working conditions, so that we may relate these changes to changes in the birth and death rates, accident and sickness rates, thus measuring sanitary and health progress.

Besides, the assembly district is too large in many cases. In order really to make evident relations of cause and effect in health problems, intensive study of the local situation is frequently the only method. It then becomes possible to apply remedial measures intelligently to the sanitary, housing or working conditions. It is easy for bad conditions in water or milk supply or in housing and sanitation over a narrow area to exaggerate the death rate for a whole ward or assembly district. The remedy must be applied where the bad conditions are localized.

For New York City it is possible to secure population facts for the smaller areas only by private initiative or at city expense. The Federation of Churches, under the direction of Dr. Walter Laidlaw, has divided the city into smaller tracts—not, however, of uniform size—and has sent thirteen clerks to Washington to secure the detailed tabulations by these areas from the schedules. In the division of records of the health department the vital statistics may be tabulated by houses, blocks, or any areas desired, but the annual health reports give most of their figures for the city as a whole or by boroughs, and very little of the detail even by wards. The next problem will be, even if Dr. Laidlaw succeeds in making his tabulations available for public use, to secure coöperation with the health and tenement-house departments, to have their data tabulated by the same areas in order that population and vital statistics may be related without the need of additional special tabulations from the health records. Thus the outlook for publication of health statistics useful for social purposes is not promising in New York City. The health reports are two years behind, the special studies are intermittent and lack continuity, the published facts are for too large areas to be most useful for social purposes, and it is not possible to relate them to population facts for smaller areas than the boroughs or assembly districts, the latter not being used by the health department for its tabulations. The need is for a research department within the bureau of records to study these special problems and bring together facts of population and facts of vital statistics in local special studies to test the results and efficiency of health expenditures in the past and to

indicate new lines of effort in protecting the public health for the future.

NEED FOR PUBLICITY

It is not enough to have a careful investigation of the causes of infant mortality, or of the facts as to the birth rate, or of the data on the prevalence of tuberculosis, or of the information concerning the nature and extent of industrial accidents. These facts must be put in convincing form and must be used to inform the public. On the basis of these data public opinion must support or condemn policies for the conservation of health. The public looks in vain among the pages of the average health report for information which will furnish convincing proof or disproof of the efficiency of past policies and which will guide to an intelligent shaping of future policy. The public needs to be informed in regard to the meaning and purpose of the work of the health department. One aim should be, and is, to teach the individual citizen how to protect his health and that of his family. This requires a weekly or monthly bulletin so popularized as to educate at least the leaders in the public health movement, *i. e.*, physicians, teachers, clergymen and social workers. The newspaper is being used to great advantage. The graphic method is effective in reaching the eyes of those who will not read.

What has been said concerning health data is largely true of other social facts. We know the area of the wards of a city and can easily calculate the density of population per acre, but we know comparatively little about the number of persons living per room and the extent of increase in room-crowding in certain districts. The latter is the vital information for most purposes, because density per acre does not take into consideration the height of the tenements or the amount of space used in each acre for factory or commercial purposes. Furthermore, an average per room for a large area is of little value, because this may fail to show seriously overcrowded conditions in certain narrow localities, where overcrowding may seriously affect the welfare of the population.

We may have a fairly accurate estimate of the number of in-

dustrial accidents in a community, and this knowledge may be sufficient to arouse us to action. But this is not enough knowledge upon which to base a program of prevention or compensation. It is necessary to locate the dangerous operations in the various industries, to know the hours and speed of work, the experience of the injured workers, the hour of the day when the most accidents occur, as well as the number of hours at work before the accident, the safety devices employed, the instructions given, the nature and duration of disability, and other similar facts, before schemes of prevention and insurance can be intelligently worked out. We look in vain in most official reports for material upon the basis of which accident rates can be computed because the numbers employed in specific operations, in supposedly dangerous industries, are not known. A larger absolute number of accidents does not stamp a trade as specially dangerous if a larger number of men is employed in that trade, and yet in legislation it would not be possible to uphold preventive legislation applied to a specific dangerous operation unless it could be conclusively shown that it was specially dangerous to health and safety. There is little uniformity in the published facts about accidents, so that comparison is impossible. We have now a movement for a uniform schedule of accident reporting, but we need uniform classification for published reports as well as uniform collections of facts.

Statistical records often show us where to look for the causes of social maladjustments, as was pointed out at the beginning of this paper. A survey of conditions in a community and a careful record of the findings which can be recorded in statistical form ought to be a useful guide in any preventive campaign. It is for this reason that the quantitative study of social phenomena is attracting wider and wider attention at the present time. But this is not the entire function of statistical data in relation to social problems. They are testing instruments for the schemes of social reform in operation. They measure the success or failure of a program that has been adopted. This being the case, it is a responsible matter to plan out a survey of community conditions, so far as the methods to be used are concerned. The survey finds the conditions to be of a particular

nature at a given period. The important social question is, what will their nature be at a period ten years in the future? It is a great function of the survey to reveal actual conditions in order to build up public opinion by education on the great social responsibilities. It is an important service to hold public officials up to a test of their efficiency at the particular time at which the survey is made. But this, it would appear, is not the only, or even the greatest function of the survey, because those who are making it possible for the community to know itself to-day wish to furnish methods and plans by which the same community may keep a check on its conditions year by year, in the future, and thus make the knowledge a permanent possession.

THE SCOPE AND VALUE OF THE LOCAL SURVEYS OF THE MEN AND RELIGION MOVEMENT

BY ORRIN G. COCKS

Secretary of the Laity League, New York Federation of Churches

THE last campaign of the Men and Religion Movement, which has touched nearly seventy-five cities of the country, has been held in New York city. It has had a five-fold method of attack: the presentation to the men of the churches of the need of boys' work, Bible study, missions, individual evangelism and social service. There is a clear recognition of the need of effort on the part of laymen. Almost no attempt was made in the campaign to reach men outside the church. This is a refreshing point of view. It implies a feeling of dissatisfaction, an acknowledgment of only partial success; and it involves examination of the working force. This paper is concerned chiefly with social service.

It has been the custom of the social-service leaders in other cities to request a general survey to be taken of the social and religious life of the cities, on which they might base their recommendations to the men of the churches. The New York social-service committee, of which William Jay Schieffelin was chairman, decided to make the formal survey secondary and to make an intimate investigation of activities peculiar in many respects to New York.

The committee approached the social problems of the city from two standpoints. First, the names of the men from two hundred seventy-five or three hundred churches in Manhattan and the Bronx were obtained. These were presumably especially interested in social service. In order to facilitate the gathering of data and to develop the neighborhood feeling, the city was divided into twelve districts, eight of which were in Manhattan and four in the Bronx. Survey blanks, dealing with

the institutional and social life of the church, the equipment for work and the methods used, the character of the community, and the existence of such institutions as saloons, dance halls, motion-picture shows, pool rooms, vaudeville houses and schools were sent to every man. This involved for each man careful personal investigation of an assigned district near his church. In many cases for the first time, church men made a systematic canvass of the social life surrounding their churches. This study aroused much enthusiasm among men who were socially inclined. For each of the twelve districts there was appointed a chairman, who gathered the social investigators or key-men together weekly for conferences.

The survey of the district below Houston street will serve as an illustration of the kind of facts which were gathered:

(a) A study of the 1910 census for the district revealed the fact that there were 420,000 people below Houston street. These were separated by nationalities and time of arrival in the country. Total native whites of native parents were found to be only 17,011. Some 315,000 persons were found to be living east of the Bowery and 105,000 west of the Bowery. In the district there were some 107,000 Italians.

(b) It was found that the members of the Protestant churches amounted to a few more than 9000. Of the twenty-four churches, fourteen were doing social work. Eleven missions were found to be ministering to homeless men and sailors. An investigation of the attendance at ten selected churches on Palm Sunday morning and evening revealed the fact that there is a very limited group from which to draw for formal church services, and that the churches are forced to undertake neighborhood and institutional work for the overwhelming foreign population.

(c) A study was made of the work of the hospitals and dispensaries, both public and private, within the district.

(d) The fifty acres of park space, with the activities carried on in each park, were listed; also, the number and kinds of special activities carried on in public schools, both summer and winter. Some attempt was made to discover the completeness with which the district was served with fresh-air agencies.

(e) Investigation revealed the fact that there were 1379 saloon or hotel liquor licenses below Houston street or one to three hundred fifty-seven inhabitants, as against one to four hundred forty-eight for Manhattan. Remarkable as it may seem, when the saloons catering to the business group are deducted, it is found that the people in the tenements are more abstemious than those in other parts of the city. One hundred and sixty pool rooms were noted, twenty-two moving-picture shows, forty dance halls and forty-nine theaters and vaudeville houses. A careful investigation was carried on of sixty-three lodging houses also, with a total capacity of 10,161.

This slight summary of one interesting district will show the kind of facts revealed elsewhere. The completeness of the work varied in the twelve districts. The men representing the local churches were finally called together for three evenings of conference and discussion with such men as Charles Stelzle, Raymond Robins and J. L. Lansing. In these meetings, clear-cut and definite suggestions were made for future work by individual men and churches.

The second way of approach to social problems was through a social-service committee. The chairman recognized the immensity of the field, the ignorance of the men of the churches, the newness of social service on the program of the churches and the importance of advice from men whose decisions would carry weight. He called around him fifty men who were well trained in some phase of social Christianity. The nucleus of the committee was gathered from the Laity League for Social Service, which for two years had been studying city problems from the standpoint of the men of the churches. As finally constituted, the committee comprised eleven of the younger and more active ministers, nine lawyers, two educators, ten social workers, four men in commercial life, two transportation specialists, two Young Men's Christian Association secretaries, one efficiency engineer, one social and religious statistician and others, all Christian men of large vision.

The field for study was almost unlimited. When once a man recognizes that religion is a matter of the spirit and lies in the realm of motive, he discovers that all work is, or may become, re-

ligious. Instead of following the general survey outlined by the social-service experts of the Men and Religion Movement, the committee decided to devote its activities primarily to definite studies along ten different lines. By means of a secretary and a corps of investigators giving their full time, in addition to the skilled assistance rendered by the members of the sub-committees, the following subjects were investigated: (1) municipal agencies; (2) social agencies; (3) education; (4) industries and industrial welfare; (5) recreation and amusements; (6) housing and transportation; (7) health [including sex education]; (8) immigration and the foreigner; (9) justice and probation; (10) the police, with a statement on the social evil.

The reports of the sub-committees were directed to the men of the churches and were intended primarily for their consideration and action. As each subject was dealt with, the results of the investigation were thrown into a statement, a series of resolutions and one or more recommendations. Although the field was by no means covered, these recommendations in the ten lines totaled about one hundred eighty.

In every case the chairmen of the sub-committees and their co-workers adopted the method of complete coöperation with the skilled social, industrial, legal or municipal agencies that were covering the subjects investigated. The committee was unanimous in feeling that the period of independent work is past and that success is dependent on complete coöperation of all efficient agencies. This might be made clearer by saying that the committee consulted with fully five hundred individuals,—city department heads, social agencies and private experts.

Below will be found a short summary of the recommendations of several of the sub-committees:

Recreation and amusements. (1) Urge all church men to cöoperate with the public recreation commission. (2) Establish dancing in church houses. Encourage dancing in Young Men's Christian Association buildings. Regularly inspect public dance halls. Close up those that are disorderly or immoral. (3) Support the ordinance governing the motion-picture shows. Form a group to commend good plays and to reform or sup-

press theaters offending public morality. (4) Assist in reducing to the minimum excursion boats maintaining state rooms or selling liquor. (5) Use church houses more generally for recreation. Maintain more vacation schools in churches and public schools. Urge larger appropriations for this department from the board of education. (6) Introduce pool and billiard parlors in the churches. Support an ordinance closing public parlors at a reasonable hour and exercise the supervision of such games in the neighborhood of churches. (7) Urge the establishment of well managed and wholesome public amusement parks.

Industries and industrial welfare. (1) Develop cordial cooperation between the trade-union locals and the Federation of Labor men and the men of the churches. (2) Support a state bill for one day's rest in every seven. Take an advanced position on the physical surroundings of labor, fire hazards in lofts and factories, and safety appliances. (3) Become intelligent on the question of "home work" and the wisest method of meeting this situation. Let it be understood that the church men understand and are opposed to child labor or harmful labor of women. (4) Support enlightened laws upon employers' liability and workmen's compensation. (5) Study the preferential shop as a sensible method of avoiding trouble between employers and trade unions. (6) Urge the proper study of the pushcart situation and the possible establishment of city markets. (7) Propose the larger use of the state and federal employment bureaus for removing excess labor from the cities to parts of the country where the need for labor is great.

Social agencies. (1) Urge church men to attempt to understand local and national social conditions and to make regular study of progress. (2) Become volunteer social workers where the need is great. Encourage individual churches to relieve their own poor, but to do this in coöperation with other agencies in the districts. (3) Support a confidential exchange of information regarding needy people to avoid overlapping. Assist in furnishing facilities for tubercular cases. (4) Lay upon the city the burden of the care of homeless men and support the request for a farm colony for vagrants. (5) Provide permanent

custodial care for the feeble-minded. This will serve to illustrate the kind of work that was done.

Much enthusiasm was engendered, which culminated in the campaign. Thoughtful workers, however, realize that this is but the beginning. The work of conservation is far more important. This subject has had the thoughtful attention of the committee. They recognize that the work of obtaining permanent results will be slow. The organization to handle such work, however, must be of an interdenominational character which will command the respect and support of the laymen of all denominations. Since social service is involved in no way with doctrinal questions, there is no reason why such an interdenominational group, working for social betterment and dominated by the religious motive, should not include the Catholic laymen and the Jews. Luckily such an agency has been in existence in New York long enough to test itself.

The leaders of the churches recognize that the church, as a church, cannot commit itself to social, philanthropic, civic, sanitary or penal work. The function of the church is to inspire. The organization formed by the combination of individuals exists primarily to bring men into relationship with God irrespective of their political, social or philosophical opinions. All recognize, however, that inspiration must find its expression in action. Every man who has learned the value of clean living, love of God and love of his fellows must work these out in his life, otherwise his religion is a travesty. His definite line of work, apart from his business of obtaining the necessities of life, will depend largely upon his interests and his ability. No two men can be expected to work out their religious conviction in the same way.

There exist also in the Protestant churches organizations, leagues or brotherhoods of men which have been formed for social purposes. Although the church may not take action as a unit, these men's organizations, as well as individual men, may support certain convictions and assume certain positions in society. These brotherhoods have already discovered that it is essential to work upon problems external to the life of the individual and the church if they are to preserve life. The pro-

posals of the five departments of the Men and Religion Movement come as a godsend to these agencies of the Protestant churches.

The organization of conservation will be a thoroughly democratic one. Care will be used in its membership. The fairest-minded men of executive ability, who will command the respect of laymen throughout the city, will serve as the representatives of the men of the church. They will select activities requiring action and will bring them directly to the attention of the men in the local churches. They will seek the opinions and support of such men and will request their coöperation until results are obtained.

A situation has developed in New York which requires careful attention. The city has been found to be so large that it is impossible to draw together the church and the social workers for satisfactory action for all the boroughs or even for one borough. Local neighborhood groups have been formed or are in process of formation in several parts of the city. Believing heartily in coöperation, the conservation agency must take into consideration these intensely loyal groups of religious and social workers and must attempt a thorough fusion of workers for local and neighborhood betterment. There is little doubt that such neighborhood groups will rapidly develop into organizations with an intelligent comprehension of city-wide problems.

The Men and Religion campaign has accomplished the impossible. In one short year it has convinced the Protestant churches throughout the country that their mission is not only individual but social as well. It has welcomed into its ranks as thoroughly orthodox those social workers who have insisted upon the social application of the gospel and who have heretofore been regarded as heretical. It has convinced the men of the churches of their essential narrowness and has led them, with due humility, to link themselves with social workers.

The progress of the conservation of the work of the New York Men and Religion campaign must necessarily be slow. The men of the churches, both lay and clerical, are ignorant. They have called too many things common and unclean. They have been dominated by individualism. No one campaign,

however effective it may be, can accomplish the conversion and the education of the mass of laymen. The important result of the campaign is a change in the point of view. The work of training will come in due time. Without doubt, individual men and individual laymen's groups in various parts of the city will take up actively and effectively throughout the coming months those parts of the program outlined by the social-service committee which appeal to the more active of their members.

A FEDERAL COMMISSION ON INDUSTRIAL RELATIONS—WHY IT IS NEEDED

JOHN B. CLARK

Professor of Political Economy, Columbia University

THE most critical issues pending in modern states are those between employers and employed, and in our own country they are coming to have an overshadowing importance. This is because the nation is democratic and is becoming more and more industrial, and the demand is insistently made that the voting power be used to improve the laborer's economic status.

How much a government can do in promoting the settlement of the wages problem can be known only after rather long experimenting; but it is clear that in any case the problem must be settled by some action on the part of the people. If the manner of settlement is right, we can count on prosperity, peace, and at least an approach to contentment; if it is wrong, there will be embitterment and serious peril; while so long as there is no settlement at all, industry will go haltingly, classes will be increasingly antagonistic. and the government will have no basis for a permanent policy. Law-making will yield to whatever pressure is for the moment the strongest.

No one can guarantee that a commission will be able to answer, once for all, the questions that chiefly perplex us, but it should be able to do much in that direction, and at least put us in the way of getting the answers we seek. Some of the most essential facts are not now known. No one can positively tell how great the income is which has to be divided between employers and employed. Statistics of income have never been made complete, but a commission can make the most of what figures there are and it can obtain more. Moreover, testing, collecting and arranging figures will be a service of the highest value, and a commission which has the confidence of the public

will be able to prepare statistical material which is fit to be the basis of public and private action.

Some facts which are needed have to do with the difficulties inherent in the industrial system, and others with experiments already tried for dealing with them. There is a long chapter of attempts made in our own states and in foreign countries to make employer and men more like partners and less like enemies. It is necessary to know how much each one of these efforts has accomplished.

The supreme question is a moral one. Is labor generally getting its due? A belief in some quarters that it is not, explains the embitterment of the once cordial relations of employer and employe. If there is any way of knowing in what part of the system labor gets all that is due to it and in what parts it gets less, and if there is any way of ascertaining what preventable causes stand in the way of justice, that discovery should be rated as in the first rank of discoveries making for the improvement of mankind. A belief that the laborer is wronged and that he will never get justice without a revolution accounts for the growth of the dangerous parties that constitute the extreme left of the labor movement. A belief that much can be done without revolution—that reforms will work well and revolution extremely ill for the workers themselves—accounts for the earnest constructive work to which a great majority of citizens are committed. We need therefore an authorized list of such reforms as can claim immediate support.

There are many things we need to be sure of in connection with the policy of reform. Some efforts to change the terms of distribution in favor of the workers react badly on the amount to be divided. Strikes and lockouts do so, and so does the policy which organized labor sometimes adopts, of reducing its own efficiency—the so-called "ca' canny" of the English trade-unionist. Different in its working, but closely connected with these measures on the part of the workers, is the employer's effort to reduce the output of his own mills and of other mills of like kind, for the sake of exacting higher prices from the community. If we can stop all such efforts, how much will society gain and what part of the gain will fall to the laborer?

Of course there will be more to be divided, but how can we cause the excess to be shared fairly?

In so far as the laborers' plan of limiting the number of pieces they can turn out is concerned, that appears, on its face, to be an absurdity. How can any one expect to make his wages greater by making his product smaller? And yet this plan of action has some motive. There must be a way in which, during a limited time and for a limited number of persons, it may do something which, in their view, is rational. The whole evolution that has led to such tactics should be examined and, in the light of history, statistics and economic principles, a reasonable plan of action should be determined.

Even the basic question of the justice and the utility of the organization of labor is here and there called in question. This means more than the rightfulness of particular things that trade unionists do; it concerns the principle of trade unionism, rather than the practises which have grown up under it. If there were any real doubt as to the necessity and the justice of organizing laborers for collective action, that question would easily take the first rank in importance. There is no real uncertainty, however, as to this fundamental point, but there is actual danger that, in taking ground against the violent measures of some unions, even reasonable men may range themselves against the principle of union; and they will do so more and more as the opinion gains ground that strikes are useless without violence.

Can labor get on without actual strikes? How far can strikes, when they occur, succeed without violence? Is there any danger that a rigorous enforcement of law, without tribunals of arbitration for the settlement of wage questions, will leave laborers helpless in their employers' hands? On the other hand, is there danger that no enforcement or a lax enforcement of the law for protecting persons and property would make the employers comparatively helpless and invite anarchy in every great industrial center?

Sad indeed would be a state in which peaceful strikes would lead to starving the workers and violent ones would destroy the social order. Verily, it is a choice between the devil and the deep sea! But fortunately there is an alternative. Suc-

cessful arbitration may both preserve order and do justice. Recent history records a long series of possible measures aiming to secure the laborer against exploitation, and the employer and the non-union worker from the various forms of *sabotage*. There are conciliation, arbitration by committees created by the contestants, each for a particular dispute, and arbitration by permanent tribunals. There is adjudication having no coercive power, and taking place only as a tribunal is invoked by one or both contestants, and there is the same kind of adjudication which acts on its own initiative, though still without power to enforce its decisions. There are tribunals that have full coercive power, since they can fortify their decisions by fines or other penalties for those who refuse to accept them. There is a plan which requires no formal coercion, but invokes a very real power when it publishes a decision. It investigates the claims of workmen, announces a just rate of pay and merely relies on a stern repression of disorder in case the rate is refused. Workers who then refuse a really just rate are not able to carry their point by "slugging" the men who accept it.

There is much more to be investigated and it is clear that the field of inquiry is enormously large. That many studies and fruitful ones have been made in this domain is no reason for opposing the creation of a commission. It can serve as a competent jury to weigh the arguments of those who have already put their conclusions on record. The mass of literature on this subject is so vast that no one reads the whole of it, and many valuable parts of it reach very few persons. If a commission makes the most of the studies of the past, if it summarizes conclusions and weighs the arguments in favor of them, its reports should be very illuminating to the general public. Even a small measure of success in so a vast an undertaking would be a sufficient reward for the labor and the outlay it would cost. It might easily open a vista leading to a state of future peace, comfort and justice, gained without an overthrow of the social order followed by a more than doubtful effort to build a new one.

LABOR LEGISLATION A NATIONAL SOCIAL NEED[1]

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AS preparation for discussing another's paper, it is but prudent to have read it or at least to have heard it. Unfortunately, I have been prevented from either reading or hearing the papers to which you have just listened. This gives me an excuse, of which I am glad to avail myself, for interpreting the invitation of the Academy to discuss the topic of the morning as an invitation to point out still another national social need.

The national social need with which I am most impressed just now is labor legislation. This need and the efforts the American Association for Labor Legislation and other organizations are making to meet it ought to be made articulate before this audience.

An excellent illustration of the circumstances that call for national labor legislation is the use of poisonous phosphorus in the match industry, which has just been made subject to a prohibitive tax by act of Congress. White or yellow phosphorus, the poisonous form that is commonly used in the manufacture of American matches, happens to be somewhat cheaper than sesqui-sulphide or any of the other non-poisonous forms of phosphorus which might be substituted. It happens also that the poisonous, double-dip, phosphorus match is a little better match from the point of view of ready ignition than any non-poisonous match that has yet been made. In fact, it ignites so readily that its presence in the community is a frequent cause of destructive fires. (The Bureau of Fire Protection in New York city has been so impressed with the danger in connection with poisonous phosphorus matches that it has prohibited the sale or use of such matches in New York city after January 1,

[1] Discussion at the meeting of the Academy of Political Science, April 19, 1912.

1913, simply and solely as a means of fire protection.) Because it is a little cheaper, and a little better, the poisonous phosphorus match has continued to be manufactured in the United States; not because American match manufacturers are so inhuman as to desire to expose their workers to the risk of the terrible disease called "phossy jaw," but because competition left them no choice if they were to hold their own in competitive markets. They might, of course, have agreed unanimously to discontinue the use of poisonous phosphorus, but it illustrates the anomalous condition of our law, that such an agreement, if entered into, would almost certainly have fallen under the condemnation of the Sherman Anti-Trust Act. Moreover, there was at least one manufacturer who denied the existence of the danger of "phossy jaw" and who could not have been persuaded to give up the use of poisonous phosphorus unless compelled to do so by law.

In this country, the first thought when confronted with an industrial poison of this sort, for which substitutes almost as cheap and almost as good are available, is that the prohibition of the use of the poison should be secured through state legislation. But the same circumstances that compel the well-meaning manufacturer to meet the conditions set by his less scrupulous competitor virtually compel the well-meaning state to make its labor legislation as lenient as that of its less advanced neighbor with which its industries may be in competition. The half dozen states in which the match-manufacturing industry is carried on could not individually prohibit the use of poisonous phosphorus by their manufacturers, without running the risk of driving out an important state industry. For a situation of this kind, uniform regulations applying to all manufacturers throughout the United States offer the only satisfactory solution.

Under the constitution of the United States, Congress has the power to deal with this evil by means of a prohibitive tax, or by means of the prohibition of interstate and foreign commerce in the poisonous phosphorus matches. The second remedy was believed to be inadequate to the situation, since it would not prevent the manufacture and sale of poisonous phosphorus matches within the limits of any state. For this reason

the American Association for Labor Legislation decided to urge upon Congress the first remedy, a prohibitive tax. To this plan, although opposed by only one of the match manufacturers, grave constitutional objection was made. It was held by Judge Underwood and by several other of the most enlightened members of Congress that to use the taxing power to put an end to a domestic industry, rather than to secure revenue for the federal government, was a perversion of this power which, though permitted under numerous decisions of the federal courts, was yet improper for Congress to exercise. The conclusive answer to this objection seems to me to be that a broad construction of our written constitution is essential to the orderly conduct of government and the efficient adaptation of our legal machinery to the changing requirements of our industrial and social life. In conferring upon Congress the taxing power, the framers of the constitution conferred that power without any limitations as to its exercise. Repeatedly, the courts have upheld as valid an exercise of that power designed to regulate and even to prohibit imports or domestic transactions. Where the need of prohibition through national legislation can be clearly demonstrated, as in this case, the objection that the taxing power was not intended for this purpose seems to me academic. This was the view finally taken by the great majority of the members of Congress after the matter had been clearly presented to them in all its bearings. In the House, Judge Underwood, who spoke strongly against the bill before the vote was taken, was able to carry only twenty-nine of his colleagues, so loyal to his leadership in connection with most legislative proposals, along with him. On the Republican side, Mr. Mann, the Republican leader, was the only one to have his vote recorded against the bill. In the Senate, notwithstanding the customary opposition of Senator Bailey, the bill went through by *viva voce* vote.

The situation presented by poisonous phosphorus matches was no doubt unique, and yet the same general conditions which made national legislation desirable in this case already present themselves in a number of other cases that will certainly be pressed upon the attention of Congress as time goes on. Con-

sider, for example, the situation with reference to the twelve-hour day in American steel mills. Employes working on the twelve-hour system are engaged in continuous processes. This means that the only practical alternative to the twelve-hour shift is the eight-hour shift. The steel-mill owners contend, and with seeming truth, that they cannot change from the twelve-hour day to the eight-hour day without making some reduction in wages. They cannot, that is, unless all of them make the change together. In this industry, labor organizations which might be looked to to secure a uniform work-day for the employes of different employers have been largely eliminated. The consequence is that this change, so vital to thousands of American wage-earners and their families, can only be made voluntarily by the employers or through legislative interference. I do not wish to go so far as to urge that the time is ripe for national legislation to deal with this situation. I do contend, however, that state legislation is inadequate to deal with it, because competing steel mills are situated in different states, and it is unreasonable to ask one state to impose this handicap on an important domestic industry when in other states no such restriction is found.

Or take another example. The coal-mining industry is carried on in many different states, under highly competitive conditions. This is one of the most dangerous industries in the country. State regulations looking toward the elimination of unsafe conditions and greater regard to the life and health of mine-workers have proved quite ineffective. More has been accomplished within a few years by the National Bureau of Mines, attacking the problem on a national scale and relying entirely on voluntary appeals to mine-owners and mine-workers to coöperate in lessening accident risks than by all state regulations taken together. At the meeting of the American Association for Labor Legislation held at Washington last December, the proposal was made that a Federal Mining Commission be substituted for the Bureau of Mines, and that this commission be empowered to prescribe conditions of safe mining which must be complied with by all operators of mines in the United States, as a condition to having their products transhipped across state lines.

This is, of course, a very advanced proposal and many considerations might be urged against it until, through the voluntary work of the Bureau of Mines, we have fuller knowledge than we yet possess as to the safety conditions that might reasonably be prescribed. That such a plan, however, will in the comparatively near future be urged upon Congress as a practical and desirable policy, can hardly be doubted, and when it is brought forward as a practical proposal, shall we not all have to agree that here too national labor legislation is needed to afford to the wage-earners of the country the protection to which they are entitled under a humane and progressive government?

I might enumerate other examples. The need of a uniform child-labor law, imposing minimum requirements on all the industries of all the states, has already been urged upon Congress in the so-called Beveridge Bill and will undoubtedly continue to be a political issue. In fact, wherever the case in favor of the regulation of labor conditions by law can be clearly and convincingly established to the satisfaction of the great majority of our citizens, the practical and effective method of legislation will usually be found to be national legislation. Through use of the taxing power and the power to regulate interstate and foreign commerce, Congress may as rapidly as it chooses impose regulations on our important national industries. The thought I wish to emphasize is, that as our industries become more and more national, transcending state lines in their operations, and as our knowledge in regard to the regulations that ought to be imposed becomes better, national labor legislation comparable with the national labor legislation of the United Kingdom, Germany and the other progressive countries of Europe will be more and more a great national need.

NEXT STEPS IN THE CHILD LABOR CAMPAIGN[1]

OWEN R. LOVEJOY

Secretary National Child Labor Committee

FROM the national point of view, the first important question regarding child labor is, how much is there in America? There is more than ever at any one time in any other nation of the western world. There are no comprehensive statistics later than those of 1900, which showed 1,750,180 working children between 10 and 15 years of age.

Second, we want to know why we have child labor. This question would lead us to a consideration of problems of poverty, ignorance, self-interest of employers as well as of parents, and lack of constructive opportunities to fill in the otherwise vacuous life of many young people. Of persons directly responsible there are three classes: employers, parents and children. Of course the majority of all these three classes are opposed to child labor; but so far as it has supporters they belong ordinarily to these three groups.

In the third place, we need analysis and discrimination. Not all kinds of child labor are bad. We have no objection to a boy of fifteen years working eight hours a day at a good trade which offers a fair wage and gives a chance for advancement; but we do believe that, despite all efforts to make work beautiful, there is no way in which we can so idealize and beautify a ten-hour day in a factory for a fourteen-year-old child as to make the two elements harmonize. We believe girls ought to learn to sweep and take care of the baby, to wash dishes so constructively that they can be washed again, to prepare food and serve it, to practise all these household arts and many other arts; and these tasks ought to be made beautiful. Some of them do mean hard work, but they can be so filled with significance that they will

[1] Read at the meeting of the Academy of Political Science, April 19, 1912.

attract the girl. Regardless of so-called social classes, every child should learn at the earliest possible age the dignity and honor, as well as necessity, of hard work; but we must draw a line somewhere, a line which is necessary partly on physiological and partly on psychological grounds. We may develop a wholesome relation of the child to education or to household duties, but there is no relationship that can be made wholesome between a twelve-year-old girl and a cotton-spinning frame for twelve hours a day or twelve hours a night, however we adjust it or attempt to idealize that spinning frame or cotton mill, and however we talk about its beautiful lights flashing through the darkness, and the luxurious hum of its perfectly-adjusted machinery, and the high colors of the fabrics being woven by the machinery. When we try to adjust a twelve-year-old girl to it we prostitute the divine element in that girl's nature. So there are certain lines of a so-called repressive nature, whether we may have any constructive opportunities for a twelve-year-old child or not; whether or not we can provide a campfire or industrial training or a well-ventilated schoolhouse. I protest that idleness, broken by such exercise and activities as the child will discover for himself if they are not provided for him, is better for a twelve-year-old child than a twelve-hour day in a mine, a cotton mill, a glass factory, a sweatshop or one of the ordinary street trades, which are considered by careful students of the problem the most injurious of all child occupations. Therefore, we need discrimination.

In analyzing and breaking up the problem we find we also break up the army of people opposed to child labor; this offers a difficult problem to the constructive student of this social question. For example, no right-minded citizen will say he believes in child labor. It is only when you break up your problem into its constituent elements that you begin to lose your adherents. The cotton manufacturer thinks the coal operator inexcusable for allowing little breaker-boys ten, twelve or fourteen years old to bend over nine hours a day picking slate. He would not do it. But he knows that the boys and girls who have come down from the mountains of the South, and thus escaped the ravages of the hookworm, are immeasurably blessed

by working ten or twelve hours a day or night in his cotton mill. In the same way the coal operator would not be guilty of employing little boys every night every other week in the glass factory; that is intolerable. But it is all right to let these little Polish and Italian boys bend over the coal chute, because they are foreigners, anyway—and besides, coal cannot be mined without them. The preachers in the coal regions are all opposed to the iniquity of employing little boys in the coal breakers, are they not? No, to the iniquity of Sunday base ball; that is their text.

The glass manufacturer is sure the cotton manufacturer and the coal operator are exploiters, but that a boy employed at the feet of the glass blower is getting the best kind of industrial training, and therefore child labor in the glass house is a social benefit. So the newspaper men are all against child labor, but not against the child laborer carrying papers on the streets. The farmers are against it, but not on the farm. The people in this city are all opposed to child labor, but suppose you try to put an end to the employment of children in perhaps 13,000 or 15,000 homes in New York city, in the kinds of home work now absolutely beyond the scope of law. No matter how watertight we try to make the law, no matter how many inspectors we appoint, it is absolutely impossible to regulate home work so long as we have families employed in their homes in making articles for commerce. Child labor cannot be regulated. But suppose you pass a law to put an end to that—do you think the people of New York would stand for such protection of the children? They would immediately tell you that you will starve some poor widow. So we break up our army; we lose our friends.

In the fourth place, we must study the social effects of child labor, and I have not time to do more than indicate them. As to health, we know from the few scattered reports that child laborers are more often injured by industrial occupations than adults.

The effect on education we know. The two are incompatible. Where child labor thrives education declines. When measures are taken that put an effective restriction upon child labor,

education advances. A few years ago we were told by the southern cotton manufacturers that it was not necessary to have inspectors, because no child could be employed legally under twelve years of age, and because they had a gentlemen's agreement to obey that law. Finally a factory inspector was appointed for South Carolina, and in the first three months he took out of the cotton mills of the state more than fifteen hundred little boys and girls illegally employed. That was only an incidental benefit of his work. The real constructive work is that there has been an epidemic of schoolhouse building in South Carolina ever since.

What of the effect on morals? If I had time to debate the old proposition that "Satan finds some mischief still for idle hands to do," I would show you that a larger proportion of working children get into the toils of the law than of so-called idle children, who are getting an education and having fun. These latter children escape arrest, escape the reformatory, escape the juvenile court, because their lives are filled with the imaginative, with the constructive, with the beautiful of which Dr. Gulick has spoken. We ought to have more of these things. I should like every child in the country decorated with a garland about the brow, to show that we still maintain the faith that every child bears the divine image. We need that. But the children who go into the factories and sweatshops and street trades are the children who fall below the moral level and get into trouble.

We need also to study the effect of child labor upon our standards of living and wages. We need to learn how far the competition of the ignorant, inefficient child breaks down the standards of wages and family income. The connection is definite and direct, as can be amply proved.

In the fifth place, we need agencies and equipment to handle these specific problems. I am not one of those critics of the church who argue that every church ought to become a body of investigators and agitators to remove these specific abuses. A church of fifteen hundred members cannot constitute itself an investigation committee on child welfare in its community. It is not trained for it. When my plumbing is out of order I

send for a trained plumber. We have a committee organized to handle these detailed questions that require expert training and to act as agent for the church. What we want of the church and all other religious, moral and social organizations, is the moral and financial support to help do the work.

We need specific agents for investigation and for drafting laws. The average citizen does not know how to draft any kind of a law; that task needs training. We need men trained in promoting legislation and many other specific tasks which require special training.

We need to study efficient administration. I have a letter from a man in Massachusetts saying, "The factory inspectors in this community are old soldiers, and the truant officers are janitors, and the whole child-labor law and compulsory education law in this town are jokes." Similar complaints come from all parts of the country. We need to study that situation and find how extensive it is. There is no use simply getting good laws on our statute books. If we need good laws we need yet more their careful, efficient, systematic enforcement.

We need also the arousing of public sentiment, through speeches, newspapers, magazines, and all agencies of publicity. This is shown by the complete victory that has just come after a five-years' campaign on the part of the National Child Labor Committee to get the federal government to establish a children's bureau. After that bill was drafted, nearly six years ago, the National Child Labor Committee took it up, and we have been agitating for it ever since. Finding that general agitation did very little good, we placed a lobbyist in Washington and kept him there for four years, canvassing every man who came to Washington and finding what support we could get. We drew into this campaign churches, women's clubs, manufacturers' associations, labor unions and other organizations that have reached an immensely larger public than we could reach, and an aroused public interest carried the bill through. The children's bureau has been established, and day before yesterday the President appointed the best man in America as its chief—Miss Julia C. Lathrop. Our victory is won. We have tried to secure better laws in the different states, and during the

past eight years thirty-eight states have strengthened their laws, no less than thirty legislating last year.

We must coöperate with all other special agencies for child welfare. We can coöperate with the Campfire Girls and the Boy Scouts, the Playground Association and the vocational guidance workers, for it is all one problem. Though we cannot separate the problem into its constituent elements, each group of workers must push its own part of the task and do it by special and well-directed effort.

BUDGETARY PROVISION FOR SOCIAL NEEDS[1]

WILLIAM H. ALLEN

Director New York Bureau of Municipal Research

THREE momentous budgetary opportunities now confront social workers: the national budget's provision for economy and efficiency; the New York city budget estimates for 1913; and the congressional bill for chartering the Rockefeller Foundation. Each of these opportunities typifies a condition which prevails throughout the country; *i. e.*, our vision of social needs has far outstripped our means and our habit of coöperating to meet these needs. A few minutes given by social workers in April 1912 to these three opportunities would do more good than millions of dollars and hundreds of mass meetings given to the same subjects next December.

The same change is needed to give to the Rockefeller Foundation bill the united aggressive support of social workers and givers as is needed to arouse them to the aggravation of social needs which must follow neglect to register the judgment of social workers in favor of the other two enormous possible benefactions above mentioned: (a) the national efficiency and economy program and (b) an adequate budget for meeting New York city's social needs in 1913.

There is hardly a social agency in the United States that aims at efficiency that has not tried to secure support from Mr. Rockefeller. Colleges, charities, voters' leagues, hospitals, settlements, churches—one and all are to be found among Mr. Rockefeller's regular correspondents. One and all are offered now, through a bill to charter the Rockefeller Foundation, joint responsibility for spending a fund of at least one million, perhaps five million dollars a year. The deed of gift says in effect: "We want this money used for public welfare. There is no restriction upon its use except that it shall be for the

[1] Read at the meeting of the Academy of Political Science, April 18, 1912.

public welfare. We want it spent according to the best-informed suggestion and most enlightened criticism of those familiar with social needs."

Yet so unaccustomed are we to thinking about our work in terms of the way government does its business that we have not in this matter of the Rockefeller Foundation connected our judgment and wishes with the national machinery necessary to give them effect. I mean that we have not let Congress know that we believe it should pass this act of incorporation, and that we want such passing done in the name of human welfare and not as a courtesy to Mr. Rockefeller and the distinguished legislators who sponsor the bill. If you can explain why you and I have not spent two cents and ten minutes writing our opinion to our congressman or senator in support of this huge welfare fund, I can explain why so many of us overlook other budgetary opportunities.

A second great opportunity which most of us will lose relates to an item of $200,000 which Congress has been asked to insert in its budget for next year for continuing the work of the President's commission on economy and efficiency. No one doubts that more efficiency and more economy are needed in national departments. Everyone concedes that millions upon millions could be saved whether or not Senator Aldrich over-estimated the present waste when he said he could save $300,-000,000 a year if given an opportunity to put efficiency methods at work in national departments. Nobody denies that the efficiency work which began two years ago under the direction of Dr. F. A. Cleveland, chairman of the President's commission, has already saved many times its cost and has laid the basis for saving millions next year.

Yet practically without protest from the social-worker clan, the majority in Congress actually proposes to cut out the $200,-000 necessary to cure the disease of incompetence in national business which these days does infinitely more harm than small-pox or cholera. Men learned in the laws of political psychology talk wisely of what the people want and do not want, and say: "If we cut out the $200,000, the masses are simple enough to give us credit for a saving of $200,000. If we leave it in, the

masses will see the $200,000 with big eyes and will give us no credit for our intended saving of millions." Just think of its being possible in April 1912 for such assertions to go unchallenged by the very group which best of all in the country perhaps is able to picture what one million or five millions or ten millions a year will buy if spent in meeting social needs. Think of what even one million dollars a year spent efficiently by the national government on education and health would do to reduce the call for local charities and corrections, hospitals and the like.

There is still time for social workers and philanthropists to secure letters to congressmen and representatives, and to interest editors, commercial bodies and city clubs in making it understood that this national budgetary provision of $200,000 for efficiency in spending a billion dollars a year is an urgent need for every locality and every kind of uplift work.

The commission's studies relating to processes, organization, personnel and supplies have already specifically located opportunities to save millions as follows: $1,000,000 can be saved by omitting needless steps in handling mail; $250,000 can be saved by using window envelopes; $100,000 by using multigraph processes; $50,000 by discontinuing the affidavits appended to personal expense vouchers; $500,000 by merely securing the usual reductions in purchasing railroad tickets, as by return trips; millions by standardizing 20,000 supply items; by extending (from 9,000 items before standardization to 30,000 after) the standardizing of supplies, specifications, contracts and method of inspection; millions more by consolidation of related service.

$200,000 is needed next year:

a. To retain intact the group of experts who have been slowly gathered with congressional approval during the last two years, who are now practised in "team-work," and whose dispersal would be a grievous loss to the nation.

b. To utilize facts already collected through expenditure of the former appropriation of $200,000 and through the collaboration of fully 2,000 employes and officials who have been brought to coöperate with the commission.

c. To utilize also facts that are in rapid process of collection through improved methods of accounting and reporting already installed as the result of this efficiency work.

d. To assist department and division heads in the administrative improvements declared by all to be necessary.

Congress has already been urged by three special messages to give the efficiency work unanimous non-political, non-partisan support. Putting national departments on an efficiency basis has been unqualifiedly favored by Democratic, Republican and independent papers.

The only avowed reasons for opposing the measure are: (a) a $200,000 appropriation should be saved; (b) work should be done by congressional committees; (c) work should be done by departments. In answer to these reasons there is ample evidence to prove that:

a. It will cost millions in 1913, and each year thereafter, to save this $200,000; many times $200,000 were saved in 1911 and have already been saved in 1912, through use made of information furnished to Congress by the commission—and not otherwise available.

b. This is work that can be done only by one continuing, central, technical body, and cannot be done by numerous congressional committees. Such committees have been comparatively futile because they have been unable to get enough facts and have never had the continuity needful for success. Follow-up work that rebuilds is quite as important as investigation that discloses the need for rebuilding.

c. The departments are already doing much. They will do vastly more if stimulated and guided by a central body of experts armed with authority to enforce uniform, appropriate, modern business methods.

The fulfilment of platform and campaign pledges in 1913 will be practically impossible without such information as this work is accumulating. The continuance of the present efficiency work is an indispensable asset to Democrats and Republicans alike.

The business man's patriotic interest in national business is reason enough for continuing this work for efficiency in national

departments. But in addition, the citizen knows that putting national departments on a modern efficiency basis must in innumerable ways benefit private business and give tremendous impetus to efficiency in city, county and state business throughout the country.

Fortunately New York city's citizens are not voiceless as to budgetary provisions for that city's social needs. But this year we must act earlier than usual. National and state campaigns will make it almost impossible to secure public audience for discussion of social needs and budgetary provisions after June. Prompt action between now and June will pay huge dividends. If we give the city government the benefit of definite knowledge possessed by us respecting social needs not yet met by different departments, the best results will come from pointing out gaps between what the public agree ought to be done through government and what it is actually getting done through government. Here and there is a social need which no government department has yet undertaken to meet and which it is worth while trying to lodge upon the shoulders of taxpayers. Even here, however, success requires that the interest of the right department be enlisted before that department submits its budget estimates next July.

It is most exceptional that discussions of budget estimates ever add to requests made by departments. They frequently subtract from such requests. If, therefore, we wish departments in 1913 to do work never yet undertaken or to do more of certain kinds of work already undertaken, the time for us to present our facts to departments and to the public is between now and June first.

The greatest social worker in New York is the city government; the only picture we ever get of what the city government plans to do and is asked to do is the annual budget estimate; the time to get needs into estimates is now; the time to explain needs is now; although the budget is voted in October all the time between now and October is required to inform the public about budgetary provisions for social needs.

Another set of facts needs emphasis: each agency's budget is all it has to spend plus what the city spends in all depart-

ments; every act of government relieves or aggravates a social need; the most effective philanthropy is that which supplements and inspires government action; the least effective philanthropy is that which tries to take the place of work provided for in the city's budget; the monthly loss of life in New York city from preventable causes is greater than the Titanic's loss; the worst diseases are in people's attitude toward government; the only agency able to do educational work on a large enough scale to change anti-social attitude toward government is government; the only means is budgetary provision.

To make our local city government discharge efficiently its duties as our social-worker-in-chief, we need the enactment of a charter for the Rockefeller Foundation; we need the appropriation by Congress of $200,000 for continuing the economy and efficiency work in national departments; and we need the interest of the social-worker group, including philanthropists who support social work, in the steps between now and June upon which will depend next year's budgetary provisions for social needs in Greater New York.

AN INTERPRETATION OF VOCATIONAL GUIDANCE

BY ALICE PRENTICE BARROWS

The Vocational Guidance Survey

NO one ever thinks until he has to, and he does not have to until things go wrong. Sometimes, however, he gets a warning that they are about to go wrong. Whether he acts upon the warning depends upon whether he has formed the habit of putting two and two together. The sudden cry for vocational guidance is a warning to take thought in a complex and disturbing situation. It announces the preliminary struggle between industry and the schools; it is the cry, "They're at it!" We may rush panting to the rescue with all the paraphernalia of aids to the injured after one or the other combatant is down; we may get control of the weapon of one of them; or we may call a halt and say, "What is all this about, anyway?" In other words, the plea for vocational guidance may herald a great democratic revolution in education, or it may sound its death-knell.

Some years ago business descended upon the schools and captured commercial education. The reason for the assault is easily understood. The schools were said not to be "practical." They did not prepare for life, which was spelled "business." But the attempt to graft a narrow commercial education onto a little-understood general curriculum was probably the most impractical thing ever started by "business." It resulted in compressing education into tabloid form for the consumption of employers. It turned out children who were too early and too superficially specialized to remain efficient when they got out into the struggle for life. If that experiment proved anything. it proved that education is an organic, not a mechanical thing, and that to try to train children by suddenly "tacking on" highly specialized courses to an unrelated general curriculum violates the processes of nature. A child simply does not grow that way. Now vocational guidance is the popular warning of

the same danger in regard to vocational training, particularly industrial vocational training. Vocational guidance is not yet a program. It is only an exclamation of dismay, perhaps of prophecy. What it may become remains to be seen.

This is not the usual interpretation of vocational guidance, but the history of its rise and the causes of its appearance will perhaps show the reasons for its various interpretations and suggest which one is most fundamental and far-reaching in its possibilities.

It is significant of the present uncrystallized state of this movement that the words *vocational guidance* and *vocational training* are often used interchangeably, and that the terms *industrial education*, *decay of the apprenticeship system*, *blind-alley occupations*, and *need of a lifework* are all tangled up with this ill-defined phrase *vocational guidance*. And they are all bandied about in conferences and discussions in a loose and solemn fashion, to the despair of those who want to know what it is all about. It were well if we could throw all these hackneyed terms overboard, and start with a clean slate, go straight to the facts and draw our conclusions freshly from them.

It should be remembered that the rise of vocational guidance in this country differs from its rise in Europe, and that if we are going to understand its development, we must study it with relation to American conditions, temperament, and institutions, rather than with respect to its evolution in an older country. I have in mind two stories which are true and which give vividly the history of the changing social conditions that made the cry of vocational guidance to be heard in the land.

The first is the story of a man who probably represents the finest type that America has yet produced. He was brought up in the state of Maine, that land of pine-trees and granite rocks, wild roses and a restless sea. In its sun warmth and under its free skies he grew up without fear or favor, stalwart of figure, slow of speech, keen-eyed, with that humorous, shrewd appreciation of human foibles so characteristic of the sons of that democratic state.

I left school to go to work when I was eleven years old, he said. I

got all my education in the little red schoolhouse and in the school of life—and a great school that was, too. We didn't have anything but reading, writing and arithmetic, and an occasional whipping in the little red schoolhouse, but outside we got hard knocks. I remember I began as a clerk in a country store. I had to do everything in that store. Pretty soon I knew everybody in the village. I had a whack at everything going—fooled around the carpenter shop (it kind of fascinated me), hung around the blacksmith shop after hours, and did a little farming for Farmer Higgins before the store opened. I'll never forget when I was doing odd jobs for the old man. Thc bull got acting up and I caught him by the tail. Whew! Only thing I remember after that was old Higgins saying solemnly to me, "Remember, my son, always to seize the horns of a difficulty—never the tail." Well, I could turn my hand to about anything in that village. We had good times, too. There was the baseball team, and there were the church sociables, the husking bees and the skating in winter.

By seventeen I was running that store, and then another boy and I went into partnership and started one of our own. I'll never forget how proud I was when I saw my name on the sign-board. We moved to a small town, but we didn't lose our old customers, because I got a horse and buggy and took orders all over the countryside. Just before the Civil War we moved up to Boston. I gave up the store business and went into manufacturing. I had always been fond of machinery, used to tinker with tools around the farm, and pretty soon I worked out a machine that saved time in our business, and that landed me in New York.

Yes, it was hard work, all of it, but somehow in those days we always had time for another side of life—for sitting on the village bridge in the moonlight spouting poetry, and for lying in the fields in summer swapping yarns, or for sitting hunched up over the open fire in winter telling each other how we were going to be Daniel Websters. It was good fun—life was, then. If you worked hard it was your own fault, but somehow you wanted to work because you kept discovering things faster than you could say "Jack Robinson." But boys aren't like what they used to be. They don't seem to have any ambition.

The second boy lived about fifty years after the first boy was born. His home was on the lower west side of New York city, the great manufacturing center of the city. It is the region of giant factories with hundreds of workers, and of huge tenements with a bewildering multitude of families. Most of the things

that the boy eats or wears or plays with are made here, and these things are also made for hundreds of thousands of other boys and girls and men and women all over the country. It is, at the same time, more like a village than any other part of the city. It is a place of winding, irregular streets, quiet, sunny side-streets of playing boys and girls, and unexpected horse-cars; streets of roaring "elevateds" and congested truck traffic. And on these streets you come suddenly upon beautiful old colonial mansions whose exquisitely simple carved doorways give dignified, noncommittal entrance to bare, chill, dirty halls and filthy rooms of human-hair factories, or to the alien rooms of an Italian family of eight. It is the district of contrasts. It is the region of small neighborhood stores—the cosy, ground-floor corner shoe-shops crowded by paper-box factories, one of whose wagon-loads carries boxes for more shoes than the old spectacled shoemaker makes in a year; of picturesque Italian restaurants, and of huge food factories; of push-cart "underwear at twenty cents," and shirtwaist factories with nine hundred workers; of small printing shops standing in the shadow of towering publishing houses.

Did the boy in this village, living only fifty years later than the first boy, "get a whack at everything?" Did he know everybody, get a friendly initiation into all the activities of the neighborhood, and have time for reading and "spouting poetry" and sitting in the moonlight talking, bright-eyed, of how he was going to be a great man? Here apparently were simple village activities side by side with the great modern machinery of industry. Could he not start in the small shop and "work up" to the big factories? Had he not even a better opportunity than the first boy to pick and choose different lines of work among the small employers, and then advance, a self-respecting, well-equipped workman, to the larger establishments?

The walk down Sullivan street to West Third, along West Broadway, Prince, and Macdougal to the boy's home is sufficient to answer those questions. It is true that the factory and the small shop exist together, but they exist side by side with no gradation from one to the other. The small shop is there, but it is merely a picturesque bit of local color fast fading in the

shadow of towering factories which crowd it for room. The factory is the dominant reality. The vibration of its whirring machinery is felt throughout the village. You get a sudden gust of it as a door is unexpectedly opened. You feel the reverberation of it as you ascend the stairs of an old dwelling turned into a sweatshop. The dust from it blinds and chokes you. It has entered into the spirit of the small shop so that although to all appearances it is the oldtime village shop, it has been fundamentally changed and no longer has time to offer anything to the boy in the way of education. The machine has entered into the nerves of the people. It pervades everything. The whole place is speeded up. A friend of the boy tried working in a small neighborhood shop, but he had "to stay all hours," as the employer tried desperately to make profit out of his customers, who had only the evening for shopping because their hours in the factory were so long. The taint of the factory and the drive of the factory is in the home-work and changes the home into a place where father and mother and small children speed up far into the night on the making of flower after flower—at three cents a gross!

What happens to a boy in this village when he leaves school to go to work? What kind of work does he take up? When I first saw the boy whose story I am relating here, he was in his home, a "new-law" tenement, with stone floors and iron stairs, "like a prison." It was a well-to-do place, for it had push buttons and speaking-tubes. You passed six families on every floor, as you climbed to the boy's apartment—a place of much furniture and sprawling children, a mother bending over artificial flowers, and a father sitting reading the newspaper with his hat on. The boy is an American, although one parent was born in Europe. He is fourteen years old, and he left the great gray school building down the street because he "didn't like to study." The family were both able and willing to keep him in school, but "It's like this," said the mother; "if he doesn't *want* to go to school and doesn't want to study, we thought he might play truant, and it would be better for him to work, and besides, it's time he learned something." The boy said he didn't like school, but he didn't dislike it. When

asked what studies he had taken, he said, "the regular ones." He had lost interest at about the fourth grade. He liked shop-work but didn't have it until the seventh grade, and by that time he had already made his plans for leaving school.

During the six months after he left he worked in six different places, staying from one day to six weeks in each. He certainly did "have a whack" at many things, but in a different way from our first boy. The latter worked on the farm before breakfast. The former "helped on the wagon of a milk delivery concern," starting at one a. m. and helping to lift off cans at the ferry until ten a. m. It was out-of-door work, but on pavements in the midst of city sounds and smells. He was paid $4.50 a week, but left because he didn't like the night work.

He wandered around for a week and a half, and then found work in a printing house because he "knew a feller there," and thought it a good chance. Here was a real trade, something to study, with definite steps of advancement. What did this boy, who had no influence or training, learn there? He "pulled out" and "slip-sheeted." "You see," he said, "each press has its own feeder. But as the sheets come out they must be piled just so, with a sheet in between each one—something like blotting paper. This is 'slipsheeting.' Then when they are dry, another boy piles them again, taking out the slip sheets. That is 'pulling out.'" In spite of the monotony, he liked the work and was trying to pick it up when the blight of the slack season, that terror of modern industry, descended upon the trade, and he was laid off.

For a month, he did not try for work at all because he knew that everything was slack, but finally got a position in an artificial flower house, coloring flowers. "I stuck them in the dyes, and then held them up and squeezed out the dye, but I left because I didn't like the place. The dye gets on your hands and you can hardly get it off. It smells awful."

For three weeks he "walked around" and looked in the paper for jobs. He tried five or six places, "but they didn't need a boy, and there were always twenty ahead of me." At last he "got into a human-hair place," but left at the end of

fifteen days because he didn't like the trade. "I didn't have no patience with it. I'd rather be something like a plumber's helper or a carpenter's helper, something where you could use your arms, and not just your fingers." He worked there nine hours a day and got the same wages as in the first position. When last heard from he was in a "novelty place." He had told an employment bureau that he wanted something where he could learn a trade. He works on a copper buckle or badge. He cuts out the sheet copper in a proper pattern with heavy scissors. Then he pounds the metal upon a mold made of "like it was heavy lead." He stands all day for nine hours doing this. When asked if he liked it, he said hesitatingly, "Yes, I like it, but the work is too heavy. I got five blisters the first day from using the scissors to cut some brass. And you stand up from morning till night. You never get a rest. It's a man's work. I think he ought to pay me more." He was receiving $5.

And what are his good times? Well, he, too belongs to a baseball team, which plays at Dyckman street in the summer—ten miles away from where he lives. Instead of sociables and husking bees, he goes to moving pictures, but he "likes to stay home pretty well," where the family of seven lives in four rooms. He wanted to know "how you can learn a trade."

What do these two stories mean? I should say that they mean two things: first, that in this country we have telescoped centuries in a night with the result that one day we were living in the village of the first boy, and the next were being whirled through the city of the second; second, that in the midst of these lightning-like changes, one thing has been consistently and constantly overlooked, aud that is education. The causes of both these facts can be traced to American conditions and the American temperament.

It is a curious fact that it is taken for granted that Americans have always been devoted to education. They have not been. They have been devoted to school systems. These school systems have been started in accordance with a theory of education whose postulates Americans have never examined until

recently. It was as though the early Pilgrim Fathers, standing on Plymouth Rock and observing the wilderness to be conquered, had said: "Here is a great practical task to be accomplished, but before embarking on it we must remember that, for a democracy, education of all the people is necessary. Schools must be erected." Whereupon, schools were erected as they have been since the middle ages. Teachers and pupils were put into them and then the early fathers, taking a long breath at having that out of the way, went about the real business of making a success of the country, trusting that the schools would turn out citizens for the new republic. It is interesting to observe the results.

It makes very little difference how a child gets his education, provided it is a real one, one that cultivates in one the habit of thinking for himself. The early Greek initiation into the duties of citizenship was probably the best system of education that ever existed. And in some ways the conditions of life in New England in the early days resembled it a good deal. The boy in the first story got a real education. He took part in all the community activities. He could run the village and the store because he had shared all its duties. He knew its history. His father and his father's father had helped to make the state where he lived. In his work on the farm, in the blacksmith shop, in the carpenter shop, he came to know by doing the fundamental work by which every community is built up. And in this way he found his own bent by trying himself out at various things. He received an education not because of, but in spite of the little red schoolhouse. That had as little connection with his real life as it did with the real life of the second boy. Anyone who comes of a line of New Englanders knows that school meant to his fathers a small square room with the beckoning fields outside, inexplicable tasks, much-whittled desks and a dash for recess and freedom. But out of the real school, the village life, came a race of shrewd Yankees, young with the energy and optimism of youth in a new country. Conquering the country was to them a high adventure, good sport. With native smartness and inventiveness, the generation that had been trained on the farm turned to creating cities. They

passed industrial epochs at a bound, and had the youthful strength to stand the strain. They covered centuries in a decade, and had breath left to shout. They had the vigor that comes from having lived close to the soil. But the multitudes flowed into these cities that had been built for them; and, behold, New York city is a towering, menacing fact. Within this city there has grown up a generation that lives on what has been made for it. Here is the great inexplicable city where they are whirled, jerked, rushed through existence, where they are shot down into subways and up in elevators, where they find themselves climbing stairs by machinery, and whisking lunch off moving tables.

In this maelstrom the children are tossed about like chips. They have been forgotten in the rush for "making good." The perplexing thing to them is that all about them they are told that they are not "what boys used to be." Here, they learn, is one great man that "began at eleven and worked up by his own efforts." Or, "In my day a boy was always finding a better and quicker way of doing his job. He took an interest in it. There was my brother. He was in the shoe business. He had to work a machine using both hands. Well, one day the head of the firm came along and found him sitting there with his machine going by itself. But boys aren't like that nowadays." Or, they are told that "what you want to do is to learn the business from start to finish. That is what my father did, and now he is the richest man in the city." Well, that is what they want to do. But they do not find it possible. The modern boy of our story was not lazy—any more than most of us. He was ambitious to learn a trade. He wanted "something where you can use your arms;" he "would like to be a carpenter's helper." But when he did get into a trade, in the first place he not only had a very small unrelated task to do, but the rush was so great that he could have no eyes for anything but the pulling-out and slip-sheeting; and because of this same rush, the slack season cut short his chances of learning the trade. In the other place, the value of any training that he might get was rendered questionable by the fact that he had to stand all day for nine hours doing a man's work, after which he

went home along the noisy, clanging streets to a noisy, crowded home. He simply did not have the chance of the first boy.

Instead of entering the village store the New York boy may go into a department store and sit in the basement watching check slips shot down through a tube and shot up again. On the floors above, among the tramping feet, the department store lavishes its wares in subdivision after subdivision of luxury. "Work up," "learn the business," in that maze which he never touches except at the end of a tube? If such a boy is an American with some lack of respect for established order, he leaves in contempt and "walks around" until he finds another job, and continues until he succumbs or is thrown aside. If he is of the great army of immigrants who are even more persuaded than our own people that this is a land of opportunity and education, he stays, believing that in this land of promise this job must lead somewhere. Industry is a tube, a needle, a foot-press, to the average worker. He does not know what there is, or how to get it. His work, to such a boy, is represented by a sidedoor elevator in which he rides at his own risk, a military row of heads bowed over machines or desks, a flash, a whirr, a tired back and a desire to leave.

As long as the community life gave real education, the state could without danger let the school remain the repository of inexplicable truth, but to the extent to which the state fails to order its social and industrial life so that the children may participate in the fundamental community activities, to that extent we must see to it that special institutions are set apart for the special purpose of giving these children some understanding of the life in which they find themselves. The more complex conditions become, the more imperative this need is, and it is a need that will be increasingly felt in this country, for it is useless to expect that conditions will become less complex. The history of America, and of civilization in general, does not warrant such an expectation. But it is consistent with the history of human achievement to expect that we may develop, along with this increasing complexity, the power to control it by analyzing and understanding it. This is the function of education in a highly developed civilization.

But the state in our country has, so far, failed to recognize that fact. It fails to supply schools for training in good citizenship and good workmanship; and it fails because its people have always neglected to articulate their mental life and their "practical" life. The division between the school and life is important, but even more important is the fact that the division is due to the fundamental separation that there has always been in America between "practical" life and the life of speculative thought. The following words of Santayana in regard to our philosophic system will express my point better than any words of mine, for education is, of course, only the expression of a nation's philosophy:

> America is a country with two mentalities, one a survival of the beliefs and standards of the fathers, the other an expression of the instincts, practise and discoveries of the younger generation. In all the higher things of the mind—in religion, in literature, in the moral emotions—it is the hereditary spirit that still prevails, so much so that Bernard Shaw finds that America is a hundred years behind the times. The truth is that one-half of the American mind, that not occupied intensely in practical affairs, has remained, I will not say high-and-dry, but slightly becalmed; it has floated gently in the backwater, while, alongside, in invention and industry and social organization, the other half of the mind was leaping down a sort of Niagara Rapids. . . . The one is all aggressive enterprise; the other is all genteel tradition.[1]

If this hypothesis is true, and I believe it is, and if the foregoing stories are typical of conditions, and I believe they are, one or two things become clear in regard to the movement for vocational guidance. It is evident that it has its roots in a maladjustment deeper and more fundamental than is at first apparent. If the lives of these two boys and the analysis prove anything, they prove that the present clash exists because since the beginning of our history we have kept our educational life and our practical life in separate compartments, so that now when they need one another they do not know how to talk to each other. It is not the fault of the schools.

[1] *The Genteel Tradition in American Philosophy*, p. 4.

It is the fault of the American temperament, which has always been content with the "genteel tradition" in its thinking life.

The foregoing is not meant to be a mere psychological analysis. It has a direct, practical bearing upon the question of vocational guidance. Americans are never going to be content with the "genteel tradition" when it really gets in their way. As long as it is on the shelf and is only taken down on Sundays and holidays, it can be sentimentalized over with safety, but when it begins to interfere with Monday morning's work in the office, it has to go. It is beginning to do just that. What is going to be put in its place? What is going to take the place of the school of our fathers?

One of three things may happen. In the first place, we may carry our real, every-day philosophy to its logical, practical conclusion. The business man, who is America, may say:

> Yes, the schools are not related to life. This will never do. We must relate them to life. Trade in New York city in the year 1912 is life. Therefore, train children for earning their living in trade in New York city in 1912. Never mind about what went before or what is coming after. Guide them into vocations now. I want twenty boys for my machine shops.

If that point of view prevails, we shall have short-course trade schools, and vocational guidance will be a bureau for giving advice about vocations.

Or we may fall back upon the omnipresent sentimentality of the practical man—another fungus of the "genteel tradition"—and say:

> This state of affairs is pathetic. What are we going to do with these children that school cannot hold? It's no use talking about keeping them in school. They will not stay. You cannot make the schools attractive. The boys and girls want to help their parents. Their unselfishness should not be discouraged. Let us find work for them. I need twenty boys in my machine shops.

In that case vocational guidance becomes a regular employment bureau for placing children in positions.

Either answer to the problem is dangerous because both, continuing the American tradition, slight the problem of education. The first would provide a "practical" school adapted to the needs of to-day; but with trade conditions changing so rapidly, such a school would fail to meet even the demands of its own time. The second would simply swell the ranks of that army of workers which, caught in the pressure of city life, is not educated either by the normal community activities or by the school.

Vocational guidance must face the fact that it must be, in justice to the child, a problem in education. Since the school does not really educate, and since the community no longer educates, one or the other must be made to educate. It is impossible to simplify the complexity or stay the heedless rush of New York industrial life. It is the school which we must grapple with. It must be given an opportunity to take the place of that simple village life which, in its variety and in its demand for personal service, instructed a generation for whom there was no need of vocational guidance. This is the third answer to the problem, and might be stated concretely as follows:

It is true that the schools are not related to life, and that consequently the children are leaving them in alarming numbers. It is difficult to hold them there, but it is not impossible. To do that, however, we must recognize that our schools have never really educated, and consequently that they must be reorganized from the beginning. Tacking on six-months trade courses will not help matters.

There is reason to hope that such an answer may prevail, because if America has been medieval in its school systems, it has also produced one of the greatest educators of the century, one who analyzed American tendencies and the flaws in American education long before the present agitation for reform. He has, in fact, made it possible for the call for such reconstruction to come from the schoolmen themselves, as it is coming. If his school of thought prevails, we shall have the solution of the problem in his definition of the training of a child. Says John Dewey:

> The child is to be not only a voter and a subject of law; he is also to be a member of a family. He is to be a worker, engaged in some occupation which will be of use to society and which will maintain his own independence and self-respect. He is to be a member of some particular neighborhood and community, and must contribute to the decencies and graces of civilization wherever he is . . . . . To suppose that a good citizen is anything more than a thoroughly efficient and serviceable member of society . . . . . is a cramped superstition which it is hoped may soon disappear from educational discussion.

If this third answer, involving the socializing rather than the mechanizing of the school, carries the day, what will be the school of the future, and what place in its development is there for vocational guidance? Can vocational guidance be more than a warning cry that such a newer type of school is needed? Can it be of practical assistance in making this school a reality?

Before considering that point, I should like to draw attention again to the fact that the lack of educational advance is due not to the school but to the blind optimism of the American taxpayer in regard to the established order of education. Convinced as he is that he only has to give money for schools as they always have been, he opposes a polite but solid front of uncomprehending disapproval to innovation or what he calls "fads." There is an interesting illustration of this fact in the history of the New York public schools. In the beginning of the manual training movement, as soon as the practicability of manual training had been proved to the satisfaction of the ablest educators, the superintendent of schools advocated the starting of such classes in the public schools. He has only gradually secured them from a grudging public, and even now has not so many as he wants and he has none for grades lower than the seventh. In the year 1911, the budget for the board of education was cut, thereby crippling the work so laboriously built up. Again, the public has been slowly worked up to an appreciation of the need of classes for defectives. Excellent and beneficial as that is to the children as a whole, perhaps even more important from a constructive point of view is the campaign that the city superintendent has now started for the more ade-

quate education of the normal children. In his report this year, he advocated the establishment of more vocational schools, and the inauguration of continuation schools—a recommendation in line with the most progressive thought of the times. It will be interesting to see how long he will have to make this demand before the city will permit such schools in New York. It is a curious fact that, in spite of such widespread progressive movements upon the part of educators, the school systems are still attacked as behind the times, while appropriations for courses consistent with development along progressive lines are only reluctantly and protestingly granted. Criticism is much easier than going down into one's pocket for the large expenditure necessary for such changes. If the American is to give up the "genteel tradition," he must see the value of spending ten times as much on education as he now spends.

In spite of the indifference of the average citizen, however, there are two clearly defined progressive movements in the school in connection with which vocational guidance can render real service. They are the movement for the establishment of vocational and continuation schools, and that for the "six and six plan." Both movements involve a real upheaval of present arrangements. To be effective, they must be founded upon accurate, concrete knowledge of present conditions and tendencies, and such knowledge cannot be secured in a short time. And the schools have a very limited amount of time to give to such work, as they are already overburdened with the task of carrying on the machinery of the present educational system. The tendency under these conditions would be, therefore, to secure information from those to whom trade training and the supply of workers is of practical importance, *i. e.*, the employers. But it would not be wise to take the word merely of those who have private interests at stake. The information should be secured by someone who can go into the matter thoroughly enough to get the suggestions of both employers and working men, and reduce them to an impartial statement of facts on which to base action. Therefore, the school authorities have the right to demand of the state the services of a bureau not outside but within the school system, whose business it

shall be to collect information which will enable them to carry on these two reconstructive movements in accordance with the facts of present conditions and sound educational theory. Such, in my opinion, is at present the function of a vocational guidance bureau. It would really be a School Bureau of Vocational Information and would give guidance of the most fundamental kind, that is, guidance in this readjustment between education and industry, by getting information about vocations interpreted in their most social sense.

And what shall its practical work be? To explain that, I must go back a moment to a description of the two lines of progressive reconstruction mentioned above—the movement for vocational schools and the suggested revision of the curriculum in accordance with the "six and six" plan. Because the American people are likely to ignore the educational opportunities in the industrial demand, there is the gravest possible danger that plans for changes in the curriculum advocated in the "six and six" plan and in the vocational schools may be too narrow in scope. A School Bureau of Vocational Information may forestall that danger. To illustrate, the "six and six" plan will probably develop in one of three principal ways. The proposition is, as I understand it, to cover the ground that is now covered in eight years of elementary schooling, in six years, so that the children will finish the general course in what is now the sixth grade. That means that normally they would finish that grade at twelve years of age. Actually, of course, many children in the sixth grade are fourteen years old. However, assuming that under this new plan there would be less retardation, let us divide the next six years into two-year groups. The course for the children from twelve to fourteen years of age might then be divided into industrial and commercial departments, which would have a common denominator of general studies with perhaps one third of the time in each department devoted to special trade or commercial work. In this arrangement, boys and girls would probably be segregated, the boys taking trade or commercial courses particularly fitted to them, and the girls those for which it is considered that their capabilities make them fit. According to this plan, the children during the next

two years, from fourteen to sixteen, might devote their whole time to a study of the special trade or course which the previous two years had convinced them they preferred. They could spend two or four years on such a course, depending upon the time at their disposal and the degree of training necessary.

On the other hand, the "six and six" plan might result in a general course up to the sixth grade, with a general vocational course from twelve years to fourteen years of age, with no division of the work into industrial and commercial, or into that for boys and that for girls, with special vocational work from fourteen to sixteen, or fourteen to eighteen. Such a plan would be based on the assumption that it is untrue to the facts of present-day life to divide courses into industrial and commercial, as well as educationally unsound to predetermine a child's bent at twelve years of age. It would also assume that to divide courses into boys' work and girls' work is to cling to an outworn prejudice rather than to recognize the facts of actual life which record that women are at work in all but three of the occupations recognized by the census in which men are engaged, and therefore need training for all of them just as boys do. As Mr. Arthur D. Dean has said: "We must definitely fit her for the work which she has chosen in the productive and distributive fields of labor. Work here she will, and all the brooms of good people will not sweep back the tide." The special vocational courses under this plan could be carried on in one of two ways: (1) By full-day vocational courses in the schools from fourteen to sixteen, or fourteen to eighteen, according to the training necessary, or (2) By half-time work in the schools and half-time in the shops, from fourteen to sixteen, or fourteen to eighteen.

There is a third possibility in this "six and six" plan. Experiment may show that the kind of school outlined by Professor John Dewey in *The School and Society* offers the most practical method of correcting the maladjustment at present existing between the school and society. The more one reads that small and unostentatious-looking book, and the more one goes out into the streets and tenements and factories and playgrounds, where the great mass of children in a city like New York live

and work and play, the more one is convinced that in that little volume is outlined the most practical and economic method of meeting the maladjustment that makes the cry for vocational guidance possible, because the author provides for the teaching of those community activities the lack of which in the child's life we have discovered to be the cause of the maladjustment.

Whichever way the "six and six" plan is interpreted, there is one other point of primary importance to be determined. If one of the first two plans goes through, and children finish their general course at twelve years of age, or in the sixth grade, is there any danger of the law being changed to permit them to leave school for work at twelve years, or will there be a law compelling all children to attend school either half-time or full-time up to sixteen years of age—in the first case receiving training in a trade, part of the time in the shop and part in the school; in the second case spending all the time in the school? This of course brings us into connection with the second movement for reconstruction, that is, the vocational and continuation-school plans. It is evident that this general and special school revision cannot be divorced. The children who go into vocational and continuation schools are coming out of the general elementary schools. How is the vocational to supplement the general school? That depends upon how we interpret education and industry. A School Bureau of Vocational Information could do much to make that interpretation sound by supplying data for it.

In connection with what group of young workers shall we get these data? There are three groups of children, and three types of school, for which such a bureau might work: (1) Elementary schools and children, including the fourteen to sixteen-year-old children who first leave school to go to work; (2) Secondary, or high schools, and the group of children from fourteen to eighteen; (3) The eighteen to twenty-one year old group of children in technical or trade courses. It would be difficult to say which is the most important. The first group appeals to me as the most important, because ultimately, to help the last two, we shall have to change conditions for the first, and also because the reconstruction mentioned above

centers about this group. There is one piece of work in this group which it is of immediate importance for a bureau to carry on, and that is an investigation of trades. There are certain points upon which we already know that we need information before we can be sure that we are constructing trade schools on the right lines. For example, there is at present a discussion of the relative value of trade training given in all-day vocational schools, and that given in half-time schools, *i. e.*, half time in the school and half time in the shop.

There are a number of facts that must be ascertained before we can decide that point. Such facts can be divided roughly into three groups: (1) The kind of trades to be taught in either all-day or half-day vocational schools. (2) The kind of pre-vocational schooling that will be necessary if the pupils are to master the vocational work in the allotted time. (3) The state supervision of the conditions under which the work is done. The following are a few of the questions that might be considered under each head:

I. The Kind of Trades to be Taught.

a. What trades is the state justified in spending the money and the time to teach in either type of school?

b. What is a "blind-alley" occupation? What is a skilled trade? Is the state justified in training children for paper-box-making, for example? Or is it justified in training them for industries that demand only specialized workers on subdivided processes of subdivisions of trades? Would there be any danger of systematically preparing workers for pieces of work which, in the rapid changes in industry, might be obsolete in five or ten years? Would the state, in that case, recruit the army of unemployables which it has to take care of in other state departments? But if such narrowly specialized workers represent the majority demanded by industry, what are the schools—which necessarily plan for the majority—going to do about it? Give up the fight for training citizens, and train "hands?" Or shall we say that if that is the kind of worker that industry wants, it is not the kind of man that the state wants, and that, even if he has to go into such work, he shall at

least know why; shall know the industrial development that led up to the present conditions, whether they are likely to last, and in what direction they are tending so that he shall not have the feeling of blind bewilderment of the second boy of our story? In that case, what is industry going to say?

c. Is it true, on the contrary, that the tendency in certain industries is toward the invention of machines so complicated that instead of the mechanical machine tender they demand the services of a highly skilled man with all-round knowledge? If so, what effect will this have upon the development of general and vocational schools? Could preparation for such trades be better taught by half-time work in the shops?

d. Again, does the increasing complexity and unity in variety of actual trade conditions point to the fact that our present classification of trades is antiquated? Would it be possible to construct curricula on the basis of the social need to be satisfied rather than on the basis of individual crafts? In that case, of course, the newer callings which take the place of an older trade in the construction of something always in demand, such as houses, for example, would be a part of the trade taught. What effect would this have not only upon the school curricula, but upon irregularity of employment, slack seasons, rules of apprenticeship and similar matters?

II. The Kind of Pre-Vocational Schooling Necessary.

If this careful, thorough training in trade is to be given, what kind of pre-vocational work must there be? Would the opportunity to handle tools generally in studying the different community activities—development of industry, for example, of weaving, carpentry, mechanics—give a boy a general familiarity with tools without which he would not be able to master a trade so rapidly?

III. State Supervision of Conditions under which Children Work.

Even if we get all these facts about the trade, how is the state to make sure that the children will work under conditions not inimical to health?

Such might be the general outline of one task of such a

bureau. This conception of vocational guidance as a kind of School Bureau of Vocational Information will probably not appeal to the majority so much as the idea of an advice bureau or of an employment bureau. Its task is not so definite as that of an employment bureau nor has it the popular emotional appeal of an advice bureau. Such an interpretation of the cry for vocational guidance is to me, however, more consistent with the history of its rise, and is likely to yield results of more lasting benefit. I believe that, if we hold to this idea, we shall "seize the horns rather than the tail of the difficulty." Of course, the chief obstacle to putting such an interpretation into effect is that the analysis of the situation and of the American character, upon which the interpretation is based, is addressed to an American audience, and for the very reason given in the analysis, the average American business man who gives the first answer to the problem is likely to brush aside this interpretation as theoretical, thus of course proving my point and condemning us to the inevitable fruition of the "genteel tradition."

If, however, this interpretation is accepted, we may perhaps have a third type of boy in the future—one who had all the varied training of the village boy, but who received it in a school where he, too, began to use his hands and eyes and ears as early as five years of age; in which he learned by taking part in all the fundamental activities of human life, studying geography as the science of man's relation to the earth, not as a complex chart of capitals and rivers, countries with exports and imports in a paragraph on the right-hand side of the one hundred and twentieth page; studying history as the interpretation of the present life on the island of Manhattan, for example, not as an unending succession of battles and maneuvers, dates and great men; and English as the art of communication of ideas and thoughts upon which our very existence is dependent, not as a perplexing text-book of adverbs and adjectives, or as the works of great men which we are told we ought to admire—and do not. In such a school he would work in wood and metal, at the forge and in the printing shop, neither in order to become "all-round" nor to learn a trade, but in order to get a preliminary knowledge of the fundamental facts of the industrial and

social activities whose later, more complex expressions lie all about him, and from which, when he leaves school, he has to pick and choose his own work. In other words, such a boy would receive real education because he would learn to think, learn to put two and two together. Perhaps in that case he and the generation that follows will not get into such a tangle as the one we are in; will, in truth, have learned so that it is second nature to them, that no one thinks until he has to, but that a nation advances as its imagination becomes sufficiently sensitive, its powers of intellectual analysis sufficiently keen and its capacity for reaction sufficiently vital to foretell when things are about to go wrong, and act upon that foresight.

LABOR OF WOMEN AND CHILDREN IN TENEMENTS[1]

MRS. FLORENCE KELLEY

General Secretary National Consumers' League

TWO tasks of great difficulty confront those who are trying to prevent the labor of women and children in tenement houses. They are difficult because they are fundamental.

The first is to induce the court of appeals of the state of New York to reverse itself, to reverse the opinion which has fastened the curse and blight of tenement-house work upon this city since the year 1888. In that year the court decided that the attempt to prohibit tenement-house work in the interest of the health of the people who do the work cannot be sustained as a legitimate use of the police power.

When that decision was handed down people did not understand, as they do now, the communicability of disease, the relation of excessive fatigue of the workers to disease, or the relation of home work to excessive fatigue of women and children. We have now a body of new knowledge available for the use of the court of appeals. Our first task is to give wide publicity to the disease-breeding conditions of manufacture in the tenements, thus leading the legislature to make a fresh attempt at outright prohibition, at the same time making it possible for the court of appeals gracefully to reverse itself. Until that is done, all attempts at regulation of manufacture in tenements are illusory; they simply lull the public conscience vainly and cruelly, when it ought to be alert and militant.

The second task is to imitate Massachusetts in creating a state commission to examine into the wages paid women and children who work in the tenements, with a view to securing minimum wage boards in all those industries that overflow into tenement houses.

We have at present forty industries for which licenses are required before work can be done in a tenement house; but we

[1] Read at the meeting of the Academy of Political Science, April 18, 1912.

know of sixty-two additional industries carried on in the tenements for which no license is required. There are over thirteen thousand houses licensed as work shops, and in order really to control them we ought to have twenty-six thousand inspectors, an inspector in each house all day and all night. Without this, all inspection of tenement-house work is illusory.

The Massachusetts method is to make it so expensive as to be unprofitable to employ workers in the tenements. The commission has made its report, the bill has been favorably reported out of committee and is now before the legislature. The members of the commission are hopeful that it may pass. When our legislature meets next year we shall have an object lesson, here at home, such as has existed in England for two years, and for seventeen years in Australia, of this method of dealing with home work by requiring that home workers shall receive compensation not only for the work they do, but for the relief they afford the manufacturer in the rent, heat, light, cleaning, supervision and transportation of materials and finished products. Where that has been done the joy of the manufacturer in the overflow work has been dampened, and he has been encouraged to supply sufficient room for carrying on the work under his own responsible supervision, without the intervention of the great mass of sweaters who batten upon our tenement industry.

In the opinion of the organization which I represent, these are the two difficult and essential next steps to be taken—the reversal of the decision of the court of appeals, and the establishment of a Minimum Wage Boards Commission in this state.

TWO NATIONAL SOCIAL NEEDS[1]

WASHINGTON GLADDEN

Columbus, Ohio

AMONG our national social needs is the need of a better understanding among the sections of the nation. Our land has grown so wide and sections are so far apart that they are likely to develop separate interests and jealousies and conflicts. Some of us are old enough to remember the growth of sectional feeling between North and South, and what came of it. There are those who say that that conflict was necessary and inevitable. I do not believe it. It might have been averted by a moderate degree of reasonableness and goodwill on both sides. The nation could have paid for the slaves at a tithe of the cost of the Civil War in money, to say nothing of the waste of the best manhood of the land and the engendering of race antagonisms which still threaten our peace. If we had only been willing to reason together, and to bear one another's burdens, we could have saved ourselves mountains of misery.

Between East and West there are now possibilities of similar sectional conflicts. The East is the lender, and the West is the borrower. "The borrower is the servant of the lender," as the wise man says, and that servitude is sometimes unwelcome. Yet it ought to be a relation of friendship and co-operation. So it may be if we will take thought for the things that make for friendship and peace. Yet one who lives midway between the East and the West is sometimes pained to see how each misinterprets the other, and is often constrained to wish for a better understanding between them. I cannot help regarding this as one of our vital national social needs.

The other national need of which I would speak is a clearly defined national social purpose. I doubt if the ideal with which

[1] Discussion at the meeting of the Academy of Political Science, April 19, 1912.

our fathers set out is adequate to-day to command and organize and unify our national social life. It is true that their watchword was democracy, but democracy as they conceived it was simply the child of liberty. Make way for liberty, and democracy was sure to follow. A free field for endeavor the state must furnish. Within that field men must be let alone to work out their fortunes. I do not mean that this was the whole of the political philosophy of the fathers, but they put the emphasis on this, and their faith was strong that liberty was the sovereign solution of all social problems. We have come to the point where we can see that this idea must be greatly expanded, and perhaps subordinated to a higher idea. It is beginning to be evident that our nation has a larger and worthier task than merely to set the people free. It must show them how to work together for the common good. The ideal state is not one that is content to form a ring, to furnish ropes and an umpire, to formulate rules of the game, and then invite its citizens to go in for a free fight. It is one which assumes rather that the normal relations of men are those of coöperation instead of conflict, and that the business of the state is not to furnish a ring for a struggle, but to assist and foster and direct all useful and practicable coöperations. This is not saying that all industries shall be managed collectively, for I doubt if that is possible. Many of them can best be left to individual initiative, but many of the most important of them are managed now by the coöperation of all of us through the commonwealth, and that number will surely be considerably increased. I am thinking not so much of the economic as of the social aspects of this problem. Rather, I mean that the social aspects must take precedence in our national thinking. The human fact is first, the economic fact second. We are brothers before we are competitors. On the deck of the Titanic we get down to primal relations. Competition is barred. We are helpers one of another. That is what makes civilization possible, and it is this great truth which must be recognized and made fundamental in national life. All our commonwealths must be based on right human relations. Not strife, but good will, is the regulative principle of human society.

RECREATION AND YOUTH[1]

DR. LUTHER H. GULICK

RECREATION I shall discuss from two standpoints.

First, from the standpoint of social engineering, I propose to consider a definite plan of a constructive character which has been put into operation. This plan has endeavored to correlate the various human incentives to activity with the known methods of social progress, in order to discover whether a social organization could be made so large that it would reach a great portion of all the girls of America, so simple that average people could run it, and so beautiful that the girls would want to enter it, not because it was good but because it was beautiful and romantic. So far as I know, nothing of this precise kind has ever before been attempted, and as a pure experiment in the field of social engineering it is perhaps worthy of consideration.

The second standpoint is that of the philosophy of construction as contrasted with the philosophy of prevention. No living mountain stream can be dammed with safety, no matter what devastation the spring freshets may bring. The evil will only be accentuated by damming, and the disaster made greater. The only thing worth while that can be done is to provide a better bed for the stream.

Human instincts and desires are the great flowing streams of human life. It is not to be considered that human instincts and desires should be dammed, lest they go astray and do damage. Damming them only produces added devastation.

The Chicago vice report was a strong and able piece of work, but to my mind utterly hopeless. To spend serious time and effort in this day and generation surveying the amount of damage which comes because a great stream has broken its dam and is devastating the country below it, to measure the amount

[1] Read at the meeting of the Academy of Political Science, April 19, 1912.

of the devastation and resolve merely to build bigger and better dams against the evil is fatuous. The tremendous task society must perform is to find out what constitute wholesome relations between men and women under the new conditions of our cities. Boys and girls no longer have the wholesome things to do in the community which during all ages they have had to do; that is, we have put up the dams. We all know well enough that broken dams make endless waste. Our effort and our skill must be devoted to finding means whereby the splendid instinctive feelings of life may have splendid course. It is not merely that the river must be prevented from doing harm, but the water of life itself must not be wasted, because our desires, our hopes, our ambitions, the things we love, constitute life itself. It is not eating nor working nor sleeping that makes life significant; it is the things that we desire, the things that we hope for, the adventure of life itself.

Because of the machine, and the necessary routine ways of working due to the machine, life for a great many people has become full of drudgery, and against steady drudgery human life revolts. At a recent meeting in Cooper Union a young man in the audience told how he went to bed every night, slept, got up every morning and went to work, back home again at night and to bed, and that was all of life there was for him. That represents the possible attainment of life for a large fraction of our population, but that is not living. Adventure is the fundamental thing of the soul. Without brilliant color in living, without possible human attainment, aside from drudgery, life appears insignificant.

The movement of which I speak, the Campfire Girls, is an attempt to show that romance and adventure belong to every day. The old days of physical adventure have gone for most of us. Present-day adventure must be in the social field, the most available unexplored world. If we can provide ways in which adventure can count in connection with everyday work, we may help direct the flow of the powerful streams of human instinct, those tremendous streams which lead boys and girls in their teens to want to know each other. Merely to try to prevent the bad dance-hall and to dam up the other channels of

this kind without giving attention to the providing of a new and better bed for the stream is inadequate. This movement is an attempt to find adventure related to daily life in the everyday world.

When a girl appears before her Campfire and reports that she has learned to make ten standard soups; or that she is able to recognize fifteen kinds of birds by their songs; or that she can describe three kinds of baby cries and tell the cause of each;—things which are equally matters of scientific observation—or that she has walked forty miles in ten days, walking to and from the office or in the woods; or that she has slept for two months with windows open; or that she has kept a daily classified account for one month; or that she has organized the girls of her street to beautify their yards, and that she has received for each of these an award of honor, something which can be added to her attire, the spirit of romance has been suggested to her. Perhaps to receive this honor she wears her ceremonial costume, a straight dress of galatea with fringe on the borders, which she has made herself at a total cost of sixty cents. Possibly her camp name is the Raven and she wears a head dress suggestive of the name she bears as she stands very straight to receive the beads which are the symbol of award—the red beads which indicate attainment in health, or the blue beads, forming a necklace, which indicate attainment in out-of-door craft, or those beads which indicate proficiency in domestic things, taking care of the baby for a month, planning the family expenditure for food at $2 a week for each person, and seeing that it is carried out, doing the family marketing for one month—as she stands before the Campfire and receives these tokens, the things which are everyday drudgery are thereby indicated as romantic and adventuresome.

When a girl is learning to distinguish three kinds of baby cries or to make ten standard soups, it is not a part of an unmeasured, long-continued daily grind; putting the girl's work into definite attainable parts makes possible for the first time the measurement of woman's work. The most profound difference at present between the work of men and women, in the production of mechanical things, is that man's work is measured

by dollars or pounds or inches, and women's work is unmeasured. No scientific adjustment is possible save upon a basis of measurement, and woman's work has never been measured; it is simply repetition, one thing after another, without beginning, without end. Women and girls no longer have their status in a community because of doing woman's work or feminine things. They are known by other things not necessarily feminine, which are merely human. Women have never acquired status according to the new standards of measurement, and the old standards are going. The consequence is that woman's work has become simply an endless round of drudgery. The Campfire movement is an attempt at regularity in handling all the things of daily life which are worth while, except those of the school, which already has an accepted status, and to cut them up into parcels that are attainable, thus serving as a basis for romantic achievement.

It seems at first as if this were merely a device to throw a bit of glamor over things which are in themselves dull and gray and leaden. But it is much more than this. It is not a disguise, but a transformation. Sleeping with one's window open because it is one's duty is an entirely different thing from doing it because it is one step in an adventure. Learning to care for the table and to cook because it is a thing every girl should know is one thing; learning to make ten standard soups, or two ways of making bread, or four ways of making cake, or four ways of cooking left-over meat, because they are part of a definite social status, is quite another thing.

Aside from making the daily life show the adventure side there is another reason for this sort of thing. During these two generations woman's world is being readjusted. Instead of being merely in the home, woman's work has gone out into the community, but it remains still woman's work. Education, the work of marketing, the care of the laundry have all practically gone out. Marketing is done in stores, bread is cooked in the bakery, not at home, our laundry is cared for in laundries; but all this nevertheless remains woman's work. If the work is badly done the reason is that she has let go her age-long task, she has not yet followed it out of the home as she should. If

woman is to have the same kind of relation to the world's work in the future that she has had in the past, she must reach out in the community and take hold again of those things which have always been fundamentally feminine. That is the new patriotism. The movement of women toward the stores, factories and workshops is but the first step toward the readjustment of women to the work of the world.

REGULATION OF PUBLIC AMUSEMENTS[1]

MRS. BELLE LINDNER ISRAELS

Chairman, Committee on Amusement Resources of Working Girls

IT is only three and a half years since the first suggestion was made that public amusements might be regulated by statute; and we were told then by thinkers and students that we were planning an almost impossible thing. Yet to-day we are discussing the regulation of public amusements as a national social question.

In the city of Cleveland, Ohio, on any Saturday night, there are ten thousand boys and girls in public dance-halls, and we do not know how many additional thousands in motion-picture shows and theaters or attending private parties. In the city of Wilkesbarre, Pennsylvania, where they have a population of about 65,000, between five and six thousand people nightly are visiting amusement places of all kinds, dance-halls, motion-picture shows, vaudeville theaters and the like. In New York city in any one week about one hundred thousand boys and girls may learn to dance in dancing academies alone. In view of such facts is it not worth while to consider whether the community ought to regulate public amusements?

Have we no responsibility toward the thousands of young people who, night after night, throughout the whole country, make use of public amusement facilities? The story is the same in New York, Philadelphia, Boston, Chicago, Denver, San Francisco. Everywhere we find the same standards, the same resources, affording the same resulting dangers, the same class of people making use of these places, and, alas, the same ignorance with regard to the effect on the lives of young people.

There are only two methods by which we may deal with the problem of public amusements. One is regulation by statute, and the other is regulation by public opinion. Regulation by statute works, if the statute is adequate and receives sincere enforcement. New York is the pioneer in regulation by statute.

[1] Read at the meeting of the Academy of Political Science, April 19, 1912.

Fifteen cities throughout the country have followed New York's example and either have enacted regulations governing public amusements or are considering it, and in six other cities the question of regulation is being studied and has not yet reached the stage of submission to the public. An efficient regulation of public amusements must take account of two things: the amusements themselves and the conditions under which the amusements are offered. No regulation is effectual that simply considers the amusement by itself. Statutory regulation of the dance hall to-day deals primarily with the conditions under which dancing is offered. It licenses premises in which dancing goes on, and in only two cities, thus far, has it gone farther than that and dealt with the amusement itself or with the individuals offering that amusement. In the cities where the dance-hall regulation has gone so far as to require that every public dance offered shall have a license, the regulation has been most effective; it therefore seems reasonably clear that that is the only way in which we can effectively regulate public dancing. First, we must place conditions upon the conduct of the premises themselves, and then upon the kind of amusements taking place on those premises.

This applies with equal force to the motion-picture theater, the vaudeville theater, and the burlesque show. For a few years, until we educate public opinion, we may need a moral and educational censorship. This ought to be coöperative as between managers of amusement enterprises and the public. This would prevent such obscenities as are to-day being uttered upon the boards of some of the burlesque theaters in New York from coming before the enormous audiences of boys and young men who frequent them.

Public opinion regulates all forms of amusements, not only those requiring an admission fee, but the public parks and the free amusements offered by the city. Public opinion says how many lights there shall be in a park at night; how many lights there shall be on a recreation pier; what kind of people shall supervise these places; what sort of amusements they shall offer, in addition to being breathing spots or ornamental show places. Public opinion may also regulate private enterprise, but public opinion has to be educated to appreciate the need

for regulating private enterprise. Private amusement enterprises to-day are the open door for the social evil. It is in these places of amusement where girls go unguarded and unsupervised that they are sought for by men and women who mean no good to them. We have the right to demand that these places shall be socially supervised since they cannot be personally supervised. By social supervision I mean the supervision that is given by the community as a whole through inspection. Until we have sufficient publicity regarding the conditions of public amusement enterprises, we shall not have efficient public censorship of the kind that really forms and guides public opinion into action. The needs of the poor are something broader and more human than merely shelter, clothing and sufficient food. The little child, the boy and girl and the father and mother need a relief from the tasks of the daily round of life just as keenly as they need food and clothing and shelter. We bring art into our lives because of its cultural and softening influence upon ourselves and our children. We need to bring it wholesomely and carefully and sanely into the lives of all our people; we need to see that they get the right kind of recreation, because recreation is an art, too. The wrong kind of recreation has disastrous results; the right kind, even if it be so humble a thing as a five-cent moving-picture show, may bring about an uplift that is equal to almost any form of art. The film that shows Indian life in Bombay may open a whole new world to a woman who has had neither life nor soul outside of her washtubs all day.

Thus we owe a public duty to each of the millions of people availing themselves of the commercial forms of recreation. We must see to it that the places where they are offered amusement are safe and wholesome and decent, and that the wrong kind of people are kept out. It can be done by statute. It can be required that every night in the week there shall be someone whose duty it is to see that every place in the city is properly conducted. An inspector of dance halls can be required, as in Cleveland, to know not only every dance hall in his city, but the committee of every club which applies for the use of any of those dance halls. He should determine whether the group which represents "The Jolly Tumblers" or "The Four Leaved Clover" is a proper group to be allowed to con-

duct a public ball to which girls may come. Not only can this be done, but it is being done. There is at least one man who knows and controls absolutely, by virtue of statutory power, just what goes on in every public ball-room in the city of which he is the public inspector.

For a practical working program in the regulation of public amusements the first requirement is knowledge. The church, the school and social organizations of every kind need to know at first hand what the amusement forces of their neighborhood are; need to know what they are doing, and how they affect the lives of the people. On this basis they must make out a constructive program.

Any constructive plan must allow not only for regulation, but for substitution of the right kind of resources for the wrong kind. The city must have recreation centers and amusement places conducted for the people who cannot, or will not, or need not pay for what they get. The city owes a recreational duty to these people. But we must also keep a watchful eye upon what is offered to the public commercially in the guise of amusement. If we are able to show to the management of all amusement places that we can control their audiences so as to make it pay to offer wholesome, decent performances, they will give such performances. Once we can show the dance hall that it need not sell liquor or entertain the underworld in order to make money, we have taken a long step toward making dancing as wholesome and safe as it ought to be.

Fundamentally, however, we must admit to ourselves and to the world that young people and old ones as well need and will have recreation. Play is not a luxury, but an absolute necessity to the working world to-day. The regulation of amusement is nothing more than the extension, socially, broadly, generally, of the supervision that wise men and women give in a private capacity to the young people with whom they associate from day to day. Even though we do not personally associate with the boys and girls who make up the five millions annually using the dance-halls in New York city, we must appreciate our responsibilities toward them. We tend rapidly to that point.

COMMERCIALIZED VICE[1]

GEORGE J. KNEELAND[2]

Director Department of Investigation, American Vigilance Association

TO my mind the most significant fact brought to light by the report of the Chicago Vice Commission is this, that public prostitution is a commercialized business of large proportions, yielding tremendous profits each year, and controlled largely by men and not by women as is commonly supposed.

The yearly profit from this business in Chicago is estimated to be over $15,000,000. This statement is based upon daily account books kept by keepers of houses of ill-fame, some of them used as exhibits in court cases, and in addition those seized in raids upon such houses by the authorities. It is also based upon the testimony of madams and inmates of houses, on the known profits from the rental of property and from the sale of liquor in houses and saloons where women are permitted to solicit and sell drinks on a twenty or forty per cent commission.

That this estimate of yearly profits is ultra-conservative is seen from the fact that it is based upon the exploitation of only 3194 professional prostitutes, who were actually known to the police or were discovered by the investigators for the Vice Commission.

The recent report of an investigation of the police department in Chicago by the civil service commission declared that the number of professional prostitutes in that city was nearer 20,000 than 5,000 and that 15,000 is a conservative estimate.

The second significant fact brought out by the Chicago report is that this enormous profit goes not only to degenerate and vicious men who make a profession of the exploitation of

[1] Read at the meeting of the Academy of Political Science, April 19, 1912.

[2] Formerly Director of Investigation, Vice Commission of Chicago.

women, but is shared also by ostensibly respectable men and women in the community who rent or lease their property for this business. What is true in Chicago is true in every other large American city where the social vice is tolerated or at least winked at by the public and the authorities.

These facts explain many of the difficulties met with in securing adequate enforcement of state laws and city ordinances in certain municipalities. They explain why efforts to secure the revocation of licenses of disorderly saloons and disreputable hotels are so meager of results. They are at the basis of the demoralization of police discipline. They furnish some of the sinews of war whereby corrupt politicians are elevated to power. With these facts in mind, why do we wonder at the extent of the white-slave traffic, and the difficulty of securing proper punishment, or any punishment at all, for many of those who buy and sell our women and girls?

This profit is the reason for the army of "cadets," political guerrillas, exploiters and scoundrels who live on the earnings of these unfortunate women who are led to think the life easy.

It also accounts for the other commercial interests that support and live upon this evil—the druggists, the fake doctors, the costumers and all those who cater to the trade of the prostitute. She is peculiarly susceptible to all forms of graft; for everything she buys she pays more than a double price in actual dollars.

Whenever an attempt is made to study the social evil and to offer recommendations for its repression we hear the contention from the morally inert that nothing can be done; that this evil "always has existed and always will." We may grant for the moment that a certain proportion of unfortunate women always have drifted and perhaps always will drift into professionally immoral lives through inherited vicious tendencies. But let us have faith enough in womanhood to believe that this percentage is small, and that the great majority—and some hold eighty per cent of the total—take up the life through ignorance, are forced into it against their will or are driven into it by the deception, lust and greed of men. We believe that certain of these conditions can be corrected, and many women and girls of the future saved to society.

Realizing these facts The American Vigilance Association,[1] recently organized, has conceived a program of work which strikes at the root of the problem. The plan of operation is centralized in eight departments, namely:

Organization and Promotion
Legislation and Law Enforcement
International Co-Operation
Investigation
Library and Editorial
Literature
Education
Rescue and Protection

As an illustration, through the department of organization and promotion the association desires to interest a large number of citizens and organizations, and to correlate so far as possible the work of philanthropists, educators and reformers.

In time it is planned to have city, state and foreign powers so effectually aroused and coöperating to such an extent that the men exploiters of women and the white slavers will be completely exterminated.

When a town or city desires to join in the campaign against commercialized vice, the association will be prepared to assist it. As a practical program it will recommend, first, a careful survey and study of vice conditions in the city; next, upon the basis of a convincing and reliable report, a campaign to arouse the public conscience to its moral and civic duty; third, the securing of convictions, with the aid of public opinion and by help of lawyers skilled in conducting this particular class of prosecutions; and lastly, so far as is practicable, an educational campaign for the betterment of public and private morals.

[1] New York address, 156 Fifth avenue. Chicago, 105 West Monroe street.

THE PROBLEM OF WAYWARD GIRLS AND DELINQUENT WOMEN

MAUDE E. MINER

Secretary of the New York Probation Association

WE are only beginning to study the problem of the wayward girl and to discover something about the causes of her waywardness and the best method of treating her after she has become delinquent. If we can fully understand the girls and women who are now passing through the courts and prisons and deal effectively with them, a larger number can ultimately be returned to society as useful members and in the future many can be prevented from reaching the courts. We have long been accustomed to consider the sentence imposed upon the woman offender by the court as a punishment, having as its object the deterring of women from similar acts in the future and the protecting of society by incarcerating the criminal. More recently a new light has been dawning on the horizon and we have been seeing that the women are not really criminal and that the interests of society can be better served by helping rather than by punishing them. What methods can be employed to help in the wisest and best way those who have reached the courts and by what means we can prevent more young girls from joining the ranks of the wayward and becoming delinquent, are the most important questions in connection with the problem of the delinquent girl.

The offenses for which girls and women are brought to the courts include soliciting on the streets for prostitution, intoxication, vagrancy, incorrigibility, larceny, and the more serious crimes of robbery, forgery and the like. Only a small percentage of the convicted women are found guilty of the serious offenses and we find that there is no criminal class of women, as such, living by their acts of crime. Of the 11,273 cases in which women were convicted or held for trial in a higher court in the boroughs of Manhattan and the Bronx during the year

1911, only 256 cases involved a crime of the grade of felony. The largest groups were composed of those convicted of offenses relating to prostitution and intoxication. By far the greatest number of women had been leading a professionally immoral life.

The failure of the present method of dealing with the women in the courts is shown by the fact that so many return to the court again and again for the same offense and that in such a small percentage of cases is anything helpful done. Of the 11,273 cases during 1911, there were 4,869 commitments to the workhouse on Blackwell's Island and 3,820 fines imposed. In the two magistrates' courts in the borough of Manhattan where the largest number are brought for prostitution—the women's night court and the Jefferson Market day court—there were, during 1911, 5,365 arraignments of women charged with soliciting on the streets and carrying on prostitution in tenement houses, and 4,739 convictions in these cases. This number represented 2,612 different women, as the finger-print record showed that there were 2,127 repeaters who have been convicted from two to eight times. Of the women convicted of prostitution, there were 3,329 commitments to the workhouse and 882 fines imposed. In less than ten per cent of the cases were women released on probation or committed to reformatory institutions.

The workhouse sentence is not helpful in any way and there is no reformative influence in the institution. Between 500 and 600 women are herded in 131 cells and two hospital wards, and frequently there are four or five or even a larger number of women in one cell. Segregation of the different classes of offenders is impossible, and women arrested for intoxication, disorderly conduct, larceny and prostitution mingle freely together. At times young girls seventeen and eighteen years of age are placed in the same cell with hardened women. Nothing is done to help the women when they leave the workhouse and the only way open to them is to return to their former mode of living. The short sentences of five or ten days, of which there are so many, are utterly futile and do not deter the women from continuing their life of prostitution and openly soliciting on the streets.

The imposing of a fine of from $1 to $10 serves neither to deter nor to help a woman. If she has not the money with which to pay the fine, she can usually secure it from one of her friends and can readily pay it back as soon as she returns to her life of prostitution. The number of fines imposed upon women for soliciting on the streets has greatly diminished during the last year, yet many were imposed during 1911 for this offense. We convict men and send them to prison for living on the earnings of prostitution and yet without protest we allow these fines—the proceeds of prostitution—to enter into the sinking fund of our city. The fining system is practically a license system and should be abolished.

The present method of dealing with the women, as we see, is inadequate and ineffective. It involves immense cost to the city in maintaining courts, station houses, district prisons and workhouse. It accomplishes little in helping these women or in deterring them or others from further violation of the law. Except in a small percentage of cases of women released on probation and committed to reformatory institutions, the good of the individual is not consulted and the sentences are not imposed with the idea that the defendant will be improved in any way.

How can we more effectively help the woman offender who comes into the courts? *By thoroughly understanding the needs of the individual and applying a method of treatment suited to those individual needs.*

The judge sitting in the court of justice with the evidence before him can quickly decide upon the guilt or innocence of the accused, but he cannot quickly judge as to the wisest and best method of dealing with the offender. That must be based upon a thorough knowledge and investigation of the past history and character of the woman and upon adequate mental and physical examinations.

To make possible an adequate study of the individual girl and woman and to determine the treatment suited to the needs of the individual, the work of the judge should cease after the defendant has been convicted and a commission composed of specialists should have charge of investigations and examina-

tions necessary to decide what disposition should be made in the cases, and should have power to make such final dispositions. A summary of this proposed plan is as follows:

I. Appointment of a commission of specialists to receive under commitment women convicted by the courts.

II. Thorough investigation and examination of convicted women under the direction of the commission. This includes:

(1) The taking of a complete history and record.

(2) Investigation of past history, home environment and previous work.

(3) Mental examination to determine whether women are feeble-minded, insane or constitutionally inferior, and a study of character defects.

(4) Physical examination to determine whether women are suffering from venereal disease, tuberculosis or other infectious disease and are in need of medical care.

III. Commitment of convicted women to suitable reformatory and custodial institutions and a restricted use of the probation system:

(1) Release on probation of those who can reasonably be expected to reform in view of their mental, physical and moral condition, without commitment to an institution.

(2) Commitment to custodial institutions of those needing permanent care because of mental condition.

(3) Commitment to the New York State Reformatory for Women at Bedford and the New York State Farm for Women of those eligible to these institutions.

(4) Commitment of those needing institutional care, not eligible to other institutions, to an industrial farm colony under the control of the commission, to be established in place of the present workhouse on Blackwell's Island.

The commission, itself an unpaid body appointed by the mayor of the city, would appoint the skilled investigators, physician, neurologist and psychologist required for the work of investigating the cases of the convicted women and making the necessary examinations. The decisions reached as to the best disposition of each case would be the result of the combined reports of these experts.

In making investigations of the cases all statements which help to an understanding of the individual should be verified. As far as possible the causes responsible for bringing her into trouble should be determined. If the girl's home is in a city other then New York, investigations should be made by probation officers or some other duly authorized persons there. When she has been in an orphan asylum, reformatory or other institution, or has been previously arrested, these facts should be learned and the reports secured.

In the large number of cases of women who have been soliciting on the streets, special effort should be made to determine whether or not they have been associated with men who have been living on the earnings of prostitution, or who have procured them for a life of prostitution, and corroborative evidence should be secured for the arrest and conviction of such persons. This would be the most effective means of breaking up the "cadet" system, which is so closely connected with the problem of women in prostitution.

The mental examinations will make it possible to determine those who are mentally deficient and who are in need of permanent care. This class constitutes a considerable percentage of the women convicted of prostitution, although it is unknown how great the percentage is. As the result of careful observation, it is estimated that approximately one-third of the immoral girls who have been received into Waverley House are subnormal mentally. It is only humane to care permanently for these mentally deficient and feeble-minded women in custodial institutions for their own sake and in order to prevent increase in number of this class.

Provision must be made for the different classes of women in suitable institutions where they will receive the kind of treatment which they need. To take the place of the present workhouse, there is needed a new institution, where extended observation of women can be made, if necessary, before they are transferred to other institutions, and where there can be adequate provision for trade instruction and medical care. The habitual offenders—women convicted five times within a period of two years—can be sent to the New York State Farm for Women

as soon as that institution is completed. Many of the older women now committed to the workhouse for intoxication would be sent to the state farm under the provision of the present law. Bedford Reformatory will continue to receive some of the women under thirty years of age who have been convicted of prostitution as well as those guilty of the more serious offenses.

Probation remains for the chosen few whose minds are not too poisoned by the life they have been leading and for whom there seems to be a real chance of reform without commitment to an institution. Many of these will be first offenders and there will be others who have been convicted before, but have never had a chance to try again. Effective probation work includes visiting the women in their homes, securing employment for them, relating them to helpful influences, and truly befriending them. It is a system of discipline and correction outside of an institution, dependent for its success largely upon the careful selection of probationers and the efficiency and fitness of the probation officers. The period of probation should be longer than at the present time and should extend over a year, at least, if changes in character and life are to be effected. In case of violation of the terms of probation the women should be returned to the commission for commitment.

During the time while women are being held for trial they should remain in a house of detention, instead of in the district prisons as at the present time. As the result of the experiment made at Waverley House, officials of the New York Probation Association urged upon the Inferior Courts Commission the necessity of providing a house of detention where women could remain while investigations were being made to determine the best disposition in their cases, and where the younger girls could be separated from the older women. The Inferior Courts Law passed June 25, 1910, made mandatory the establishment of a house of detention. The law provided as follows:

> There shall be established on or before October 1st, 1910, a place of detention under the jurisdiction of the commissioner of correction, convenient to the night court for women, where women may be detained

both before and after being heard, and in such detention place the young and less hardened shall be segregated so far as practicable from the older and more hardened offenders.

Provision has not yet been made for this house of detention although repeated requests have been made for an issue of corporate stock necessary for its erection. It is planned to have a new building erected in conjunction with a court for women where all women arrested in the boroughs of Manhattan and the Bronx will be arraigned. The court room on the ground floor of the building should be small, so as to accommodate few spectators. The house of detention should contain from 300 to 350 single rooms instead of cells, and five divisions for the different classes,—three for white and two for colored women. Offices for probation officers, psychologist and physician should be provided in this building.

By having the women arraigned in a central court, providing for them adequately in a house of detention, extending the finger-print method of identification to all convicted women and then dealing effectively with the convicted women according to the plan described, a long step forward will be taken in solving the problem of the delinquent women in our courts.

How can we prevent more girls from becoming wayward and delinquent? *By pursuing constantly a policy of suppression of the social evil, bringing to justice the white-slave traffickers, improving conditions at home and at work, providing proper recreational facilities for girls and giving to men and women higher ideals and standards of morality.*

When our girls see many women soliciting on the thoroughfares of our city and meet others who are frequenting "call houses" and massage parlors and cafes, they hear that it is "easy" and they are induced to enter the life. Others come in through the influence of the procurers and white-slave traffickers, who under promise of marriage, by "fake" marriage and even at times by force and violence secure young girls for a life of prostitution. Many of the girls come from homes where there has been no helpful influence and no moral or religious teaching. Often they have left the home without preparation for work or

for life. The pressure has been very great and temptations have come to them which they have not been strong enough to resist. With the grind of work and with little chance for recreation and play except in dangerous places, they have often become discouraged or disheartened and have started on the pathway which leads downward.

To improve conditions and protect our young girls and young boys as well, we can demand that street soliciting shall be abolished and the laws against prostitution enforced. We can help to bring to justice the men who profit from the shame of women. We can do much to improve the conditions under which our girls live and work, can provide wholesome recreation for them, can give them sex education and moral training as well, and can inspire them to nobler and better things. We can protect those who are mentally deficient by caring for them in custodial institutions long before the time when they are in danger of entering prostitution.

The New York Probation Association each year helps many of the girls who have erred morally, by caring for them at Waverley House, securing positions for them and bringing helpful influences to bear so that it is possible for them to live honest, useful lives. It aids in bringing white-slave traffickers and procurers to justice, and witnesses in these cases remain at Waverley House while cases are pending in the courts. The association is also doing protective work for the girls who are in grave moral danger, and its protective officers are at work in different districts in the city. This year protective leagues have been organized for the sake of securing the help of a large number of girls in protecting other girls. The objects of these leagues are as follows:

1. To protect other girls from moral danger.
2. To help in suppressing the white slave traffic.
3. To encourage pure thinking and clean conversation.
4. To promote moral education and knowledge of sex hygiene.
5. To secure wholesome recreation for girls.
6. To stimulate faith in the possibilities of life.

In the protective work we have had the coöperation of a number of churches which have helped in maintaining our

protective officers and which refer to us from time to time girls who are in moral danger, coöperating with us in the cases of individual girls.

There is much that all of us can do to help in solving the problem of wayward and delinquent girls. In helping to secure the adoption of a more rational policy for dealing with women offenders in the courts throughout Greater New York; in aiding individual girls and women in connection with the probation work of the courts, the reformatories and volunteer associations such as the New York Probation Association; in helping to suppress the social evil and demanding that existing laws be enforced; in seeking to improve conditions at home, at work, and at play so as to prevent more girls from becoming wayward; and in bringing to the great mass of men and women more moral and religious training and so reaching the hearts of men that they will more truly love their neighbors as themselves, truly effective work can be done in the solution of this great problem.

THE PREVENTION OF CRUELTY TO CHILDREN

C. C. CARSTENS

Secretary and General Agent of the Massachusetts Society for the Prevention of Cruelty to Children

THE organized movement for the protection of children started in 1874 by the organization of the New York Society for the Prevention of Cruelty to Children. This was three years before the first charity organization society was organized in Buffalo and eight years after the organization of the first society for the prevention of cruelty to animals in New York city.

The fact that the organized work in behalf of animals had preceded the work in behalf of children by some years is of importance when one seeks to understand the development of the later movement. Prosecution work in behalf of helpless animals had proved its usefulness in giving expression in a tangible way to the desire to enforce humane standards in dealing with dumb animals in distress. The helplessness of children and the protection they needed from cruel and abusive treatment led to an analogous movement in behalf of children. Its value and effectiveness, wherever such an organization has been intelligently and vigorously administered, few will question. This analogy, while pointing the way toward the establishment of an effective agency for children, also resulted in a tendency to emphasize those forms of protection which were based upon law enforcement and gave a strong trend in the direction of having such societies become from the first adjuncts to the police departments where offenses against children were concerned as well as where children were the offenders.

Since the prevention of cruelty concerned itself principally with the enforcement of law and the punishment of the offender, at first only the grosser and more patent offenses were recognized. The vigorous work of these societies immediately made its impress upon the community and established humane stand-

ards that have very much reduced the amount of cruelty in its various forms throughout the world.

But the term "cruelty" like the term "charity" in our more recent philanthropic development has taken on a new meaning, a broadening significance. No longer interpreted only as a malicious act inflicting severe pain, it is now more often interpreted to mean such conduct on the part of parent or guardian as threatens the life or health of a child. As our communities have become increasingly sensitive to new forms of protection, workers in the prevention of cruelty have recognized as cruelty the results of intemperance, vice, non-support, abandonment, desertion and other crimes on the part of the adults in their dealings with their own or others' children.

While it is fully recognized that a brutal beating requires intervention on the child's behalf as before, association with vicious or immoral persons not only corrupts the body but also sears the child's soul. It is equally recognized that a community's neglect to protect the safety and health of its children is as serious as parents' neglect to protect their own children, and even more difficult to guard against. The wider significance of the term "cruelty" can perhaps be illustrated by a few instances of abuse.

A nine-year-old Jewish boy, a full orphan, came with his aunt from Russia, the latter having represented him to be her son so that she might have no difficulty to get him admitted. After a year's stay with this family, the boy was driven out to go to another relative who had, however, no more use for him. He tried to make his own living by selling newspapers but without much success. He slept wherever he could find shelter and stole when hunger drove him to it. It was prevention of cruelty that led to the boy's being given a chance to get wholesome training in a good home. The immigration authorities when apprised of the deceit issued a warrant for his apprehension so that he might be deported, but when it was found that no one of his own flesh and blood remained in Russia except a crippled brother, it was prevention of cruelty when guarantees were furnished that he should not become a public dependent if he were given an opportunity to grow up in this land.

A wife and four children of a deserting husband had reached the point where hunger stared them in the face, with the alternative of dependence on charity, from whose acceptance they shrank with a feeling akin to desperation. It was prevention of cruelty which led the society, after much trouble, to locate the man, secure an indictment, bring about extradition from another state, and arrange such terms of his parole as would save the family from dependence upon others for their daily bread and would give opportunities of education to the children.

A twelve-year-old girl, whose mother had disposed of her as a baby in a home found by means of a newspaper advertisement, and who had been sent back to this mother after twelve years, was once more advertised for acceptance in a new home. Without inquiry of any sort, the little girl was given her bundle, put on the train at a station in New Hampshire and sent to what the child believed was to be a rich and beautiful home in Boston. But the "home" was a den of the worst infamy, and before the child had been there a week she had suffered the most shameful abuses. It was prevention of cruelty when the wretch to whom she was sent by her negligent mother was apprehended and was sentenced to a period in state prison and the child given into the care of a children's aid society that will attempt to atone for the parental negligence. But it is equally a prevention of cruelty to insist that newspapers should refuse to make possible through advertising in their columns such traffic in children.

A twelve-year-old boy of intemperate parents was before the court on a charge of larceny. He had previously been before the court on a similar charge. When inquiry brought out the facts that he was a truant and quite backward in school, it was prevention of cruelty which brought about the discovery through a specialist's examination that he was feeble-minded and later his commitment to an institution where he may be protected from the temptations in community life that he seems unable to resist.

The prevention of cruelty to children in its larger aspects therefore concerns itself with the establishment and maintenance of good community and family standards quite as much as any other social agency dealing with children in their family rela-

tions. It requires that those who are incapable mentally and morally of controlling themselves for right action should be given an opportunity to work under surveillance in farm or other custodial colonies. It insists on the prompt reporting of infants suffering from *ophthalmia neonatorum* so that important steps may be taken to save them from blindness. It requires that proper surgical and medical care be given to children that are in danger of growing up crippled, weak and dependent when the parents' stubbornness or neglect to accept the physician's skill are all that stand in the way of the child's regaining full health.

These are but a few of the many ways in which the word "cruelty" means more than a brutal physical punishment, and those working in the prevention of cruelty to children soon find themselves, if the task is conceived broadly, as part of a large number of individuals and agencies working for social betterment, each attacking the large problem from his own angle.

In order that such work may not suffer therefore from overlapping of energies, or from incomplete plans and partial results, the largest coöperation with other agencies is necessary. The distinctive task of societies for the prevention of cruelty to children is with family standards as they affect child life, but this sphere is so large that it becomes an important part in any large movement dealing with community standards.

The emphasis which social agencies are throwing upon prevention has also begun to be felt by societies for the prevention of cruelty to children. It is no longer thought enough to rescue the child from degrading surroundings and place it in a new environment where it may be happy, become well, or grow up into self-respecting manhood or womanhood. It is also necessary to study the abuses that exist in our communities and that menace child life as problems in themselves; to learn the steps in the process of degeneration; to discover the causes, and to develop an orderly procedure for working out remedies.

The prevention of cruelty should mean more than a prevention of recurrence. It should in time be such organized protection and such development of community standards that most of the cruelty and neglect is stopped at the source. Much

of this preventive work must be done with groups in the community. While our native population neglects its children principally because of crime, cruelty, drunkenness or other vice, the newer immigrants, while suffering also from the effects of these conditions, in many more instances neglect their children because, through ignorance, they have failed to realize what the best American standards are and what opportunities are at hand by which their children may have better chances in this new world. Both groups need the help which better adapted schools, settlements and social centres will provide, and a society for the prevention of cruelty to children, while perhaps not directly conceiving of these enterprises as part of its task, should, if it would prevent cruelty, give the fullest encouragement to these agencies as far as they are efficiently managed.

The inter-relation of work for the prevention of cruelty to children with other work in behalf of children is almost self-evident. When local or state boards of health have not yet equipped themselves to protect infants from blindness, it is prevention of cruelty to help enforce laws for infants' protection, or when these do not exist, to work for the necessary statutes to safeguard the infants' sight. And so in a similar way, such societies should work hand in hand with child labor committees, with societies undertaking to reduce infant mortality, dependence, pauperism, venereal infection and other conditions to whose serious import in the lives of children we are becoming increasingly sensitive.

The experience of a society for the prevention of cruelty to children as an adjunct in law enforcement, its prestige with the court and among those who are prone to neglect their children, gives it unusual opportunities for interpreting to the court and the police departments those social standards in child-helping and protective work which these officials in the natural discharge of their exacting duties are prone to underestimate if not entirely to lose sight of.

But the proximity of these societies to the courts and to the police has also brought with it grave dangers and harmful tendencies. Some of these private societies have become mere extensions of the police department. Where this is the case,

either the protection of children has been left to the inadequate working force of a private society, thus giving the community less protection than if every officer charged with the enforcement of the law were required to know and to enforce the community's standards in behalf of children and could call upon the private society to assist him in making suitable disposition for them, or where the force is sufficient, all of the private society's resources are apt to be given over to the enforcement of law, and the larger and more important task of the prevention of neglect and the remedy of conditions that are remediable is impossible. This tendency to take part in law enforcement has further had the tendency to make these societies become the custodians of juvenile offenders, and in many instances their prosecutors as well.

This task is so fundamental for the state itself to undertake that its assumption by a private society is constantly in danger of weakening the state's own responsibility for the protection of the juvenile offender, and it is so extensive that the private society finds itself unable to devote adequate resources to the prevention of physical and moral conditions in family life in which much juvenile delinquency arises and out of which a large measure of adult crime develops.

A further danger arises in connection with societies for the prevention of cruelty to children due to their nearness to governmental agencies, *i. e.*, their lack of appreciation of their being after all private societies, responsible to their constituent members and subject to suitable inspection and direction by the properly constituted governmental agency so that their resources may not be used foolishly and their work may not be a detriment to the body politic.

After all, a society for the prevention of cruelty to children, being a private society dependent on the generosity of the public, is but an organized expression of the community's interest in the protection of children. Because of its experience with legal procedure and law enforcement, it may be in a peculiarly helpful position toward other private organizations and church bodies. Visitors in family homes from societies and churches inevitably run across conditions that need to be

remedied, and the strong arm of the law must often be invoked to make intervention effective. Societies for the prevention of cruelty to children are ready to inquire into all instances where alleged neglect exists, and to work in coöperation with other agencies for the protection of the individual group of children that may be suffering, and what is even more important, will contribute of their experience to the community's knowledge as to how conditions may be remedied and how standards of family life may be permanently improved.

THE INSTITUTIONAL CARE OF CHILDREN[1]

HASTINGS H. HART

Russell Sage Foundation

IN listening to the addresses of the morning, I was impressed with their bearing upon the problem of institutional children, who number at the present time not less than 125,000 in the orphan asylums, children's homes, and juvenile reformatories. These papers have suggested some of the forces that bring delinquent children into institutions. Child labor is a direct cause, as has been indicated, of boys becoming delinquents. Boys who are overtaxed and deprived of proper educational opportunities, whose parents look at the commercial advantages to be had from them, are quite liable to turn up in the juvenile court. The lack of proper regulation of amusements is undoubtedly responsible for a large amount of juvenile delinquency. Its influence is exaggerated, but it is an important factor. As regards the commercializing of vice, it is safe to say that at least eighty per cent—and I think ninety per cent—of all the young girls sent to industrial schools and institutions for delinquents have had an immoral experience. Many have been inmates of houses of prostitution. That is not all. The commercializing of vice means that the great majority of those girls, who after they have been through the institution start out with habits of right living and desires for it, immediately become objects of pursuit from the fact that they have been so marked, and they are exploited to an extraordinary degree.

In connection with the future welfare of both the dependent and the delinquent child in institutions, the subjects that have been presented to us are vitally important. It is absolutely indsipensable to the normal development of the child that his recreation shall be right. I have visited hundreds of institutions for children, and I have made special studies of recreation, and

[1] Discussion at the meeting of the Academy of Political Science, April 19, 1912.

the truth is that there is little careful regulation of recreation in such institutions. I could cite institutions in New York and Philadelphia where two or three hundred boys are turned loose in a little playground where there is not room for more than thirty or forty; and the big, active fellows get the playground and playthings, and the little boys stand around the edges and watch wistfully. These children do not have any spontaneity in life, and yet it is absolutely essential to their education.

There is not one institution for children in twenty that follows the plan adopted by Mrs. Falconer in the girls' school in Philadelphia—that of having directed play. She has a college-trained, well-bred young woman, who spends a large part of her time in studying how to use the leisure time of these girls to the best advantage. At the New York Orphanage, conducted by Dr. Reeder, the whole life of the child is studied; and people come from all parts of the world to see that place, because there are not half a dozen institutions of this class among all those for dependent children.

It is very evident that the last word has not been said on child labor in its relation to the institutional child. Institutional children must have wholesome occupation, and they should receive some kind of vocational training. But vocational training in the institution is beset with difficulties. In the first place, as to boys, the most of those in our juvenile reformatories are two or three years below the normal in their intellectual, and, to a certain degree, in their physical development. If you undertake to keep such a boy long enough to give him a trade, he must remain in the institution three, five or seven years, and that means that he becomes institutionalized. Further than that, the process is exceedingly expensive if it is done right. You cannot give all institutional boys the same training. There is much nonsense talked now about making them all agriculturists. The moment you go into the mechanical trades, you need expensive teachers and equipment that only a few institutions can afford.

The vocational training of girls is simpler in a way, because the range of occupations that ought to be taught is not so large and because we recognize that every girl must learn domestic

science. With a domestic science teacher, a teacher of dressmaking who is also a sewing teacher, and a teacher of typewriting and bookkeeping, a considerable number of girls can be accommodated. As a matter of fact, however, and I speak advisedly, from actual knowledge, three-quarters of all the so-called vocational training for girls in institutions is a humbug and a fraud. The reports of these institutions state that "our girls are taught domestic science, cooking, house work, laundry work, sewing, dressmaking" and so on. The effort is made to give that instruction along with the daily routine of the institution, but in nine-tenths of our institutions there is no daily routine that teaches the girl the ordinary work of life. In the institution the cooking and the washing are done by steam. How train a girl there to do ordinary cooking and washing?

Not only that, but in three-quarters of the orphan asylums of this country that admit girls you will find a little group of older girls. One of these institutions states the reason in its annual report: "We cannot send these older girls out into homes; it is not safe. The girls need the domestic training they will receive in the institution and the institution needs the help of its older daughters." Those girls are in the institution to help, to save hiring servants; they are doing free domestic service. A girl can be given domestic training in the ordinary routine only if the institution is organized with cottages that accommodate from twelve to twenty at the outside, if the living is like the living in an ordinary family, if the cooking is done and the meals are served with the same care and dignity as in an ordinary family, if the dresses for the girls are cut and made with the same neatness and variety as in an ordinary family. I remember visiting an institution for children where I learned that the girls were being taught sewing. I went to see the girls' domestic work, and there was a beautiful room, with sewing machines run by electricity, with a machine to cut children's garments, fifteen or twenty garments at a time, a machine to make buttonholes, a machine to sew on buttons, a machine to do everything—and that was teaching the girls sewing!

As a result of it all, a wholesome reaction is occurring. We are coming to recognize that the institution is not the right

place to give the child domestic training. His stay in the institution should be as brief as possible, and he should be quickly transplanted into the normal life of the community, there to find his opportunity and take his chance with the rest of the normal children. That means the development of the placing-out system. We are learning to select our homes with greater care; to watch the child in order to see that he gets opportunity and training, and that he is not exploited to take the place of the hired servant.

THE PREVENTION OF CRUELTY TO ANIMALS

WILLIAM O. STILLMAN

President of the American Humane Association

THE first law for the prevention of cruelty to animals was passed by the British Parliament in 1822. It was known as Martin's Act, having been introduced and passed through the efforts of Mr. Richard Martin, a member of the House of Commons from Ireland. This law applied particularly to domestic animals, and was incomplete from the modern humane point of view. It was, nevertheless, an enormous advance over the ideas which had previously ruled throughout civilization in regard to recognition of the rights of animals and their protection from cruelty. It may properly be called the Magna Charta of the animal world.

This recognition of man's duty to the lower orders of creation was not accepted without a bitter fight. It antagonized the prevailing notions in regard to man's privilege to abuse his domestic animals, and it introduced a new idea into the scheme of civilization. It is true that great humanitarians in the past, even as early as the days of Plutarch, made strenuous appeals for kindly treatment for all harmless beasts. It remained, however, for an Anglo-Saxon legislative body to put into concrete form these abstract propositions which had haunted the minds of the merciful and philanthropic for many ages.

In 1824 the first society for the prevention of cruelty to animals was organized in London. This organization is still in existence and is known as the Royal Society for the Prevention of Cruelty to Animals. The anti-cruelty movement was first introduced into the United States through the efforts of Henry Bergh, who organized the American Society for the Prevention of Cruelty to Animals in New York city in 1866. Gradually the movement has spread all over the world and active societies for the protection of animals are to be found in almost every civilized land. Efficient societies are in operation in India,

Japan, Finland, Egypt, South Africa, South America, and throughout Europe and North America. In the United States alone there are 427 societies devoted wholly or in part to the prevention of cruelty to animals. In addition to these there are 44 societies devoted exclusively to the prevention of cruelty to children. Last year nearly one million six hundred thousand dollars were received for the support of anti-cruelty societies in this country and over twelve hundred paid employes were connected with the work. In addition there were over six thousand five hundred volunteer agents more or less active. Nearly a million and a half animals were reported as affected by this work in the United States during 1911.

The humane movement when first started undertook only to suppress cruelty to animals. Its scheme of activity was not nearly so complex then as now. At the present time many of the larger and wealthier societies are carrying on lines of work designed to afford other relief for animals and some societies are specializing, as for instance in the maintenance of animal shelters, homes of rest for horses and work-horse parades. Originally, humane literature was very limited in amount but now humane tracts are being distributed by hundreds of thousands, if not millions. The list of books inculcating humane principles has also become a long one and the titles alone fill pamphlets containing many pages.

Years ago practical humanitarians began to feel that if their work was to prove permanently successful, children should be interested in it. Accordingly, "bands of mercy" were formed, first in England and later in the United States. Millions of children have now become members of these bands. They are doing an active work in behalf of humanity by reporting cases to societies managed by adults, which investigate the complaints and often prosecute offenders. Books of recitations and plays have been prepared for these children and they serve to increase interest and enthusiasm. Banners, humane badges and not infrequently special rewards are offered to the children, with excellent results.

Both in England and in the United States, some attention has been given to offering a series of rewards for humane essays

prepared by school children. In some cities in the United States large numbers take part and essays are presented in competition which show intelligent interest and considerable discrimination. The prizes are adapted to the different grades of school children so that all may be attracted to compete. In London the distribution of such essay prizes to school children draws many thousands of them to the yearly gathering, which is usually honored by the presence of members of the royal family.

In the United States much attention has been given by societies for the prevention of cruelty to animals to the introduction of humane education in the public schools. Already fifteen states have compulsory humane education laws, and I believe that Massachusetts should also be added to this list on account of laws passed some time ago encouraging humane instruction in educational institutions. Chicago has now been operating under a humane education law for about two years, and Mrs. Ella Flagg Young, superintendent of schools in Chicago, wrote to me recently that

> when the moral and humane education law was adopted by the legislature of the state of Illinois, it was at first thought by the school people that the plan of teaching humaneness as a definite subject of instruction in the schools was a mistake. In the intervening two years, however, there has been a change of opinion, and I think that now most of the school people, at least in Chicago, recognize the advantage of the definite presentation of this subject as a part of the course of study.

The Chicago board of education, on account of this state law, on March 23, 1910, adopted a scheme for humane education and moral training in the schools and presented an outline for such training accompanied by a list of books and periodicals that furnished material adapted to aid in such instruction. Humanitarians feel that to instruct a child in the principles of justice and kindness to the helpless or the weak does much to broaden the child's character and to increase its sympathy for that which is noble and good, and cannot fail to produce a better citizen for the future. It is a fixed principle of the policy of the anti-cruelty societies gradually to extend this system of

education into the public schools of every state, and plans have been definitely formulated for systematically carrying this work forward. We believe it a means for the promotion of good citizenship not to be ignored by persons who feel that the heart should be educated as well as the mind, and that the fundamental object of all education is the proper development of character.

The laws which have been enacted for the protection of animals cover a large variety of offenses and are more or less known to the general public. There are laws which provide that proper food and drink must be supplied to them; that disabled animals must not be abandoned or any animals carried in a cruel manner, whether in private vehicles or by common carriers; that substances injurious to animals shall not be thrown in public places; that cows shall not be kept in unhealthy places or fed improper food; that animal fights for sport shall be forbidden; and there are a number of special provisions designed to protect beasts from heedless or intentional cruelty.

The general policy of anti-cruelty legislation, however, has been not to legislate specially for every conceivable offense, but rather to provide general statutes designed to apply to most cases of abuse. As New York state was the first one to pass a special law for the protection of animals, its blanket statute has been largely copied in other states. Section 185 of the penal law of New York state is designed to cover all ordinary forms of cruelty and will serve as an example of the legal protection given to animals by a blanket statute. It reads in part as follows:

> A person who overdrives, overloads, tortures or cruelly beats or unjustifiably injures, maims, mutilates or kills any animal, whether wild or tame, and whether belonging to himself or to another, or deprives any animal of necessary sustenance, food or drink, or neglects or refuses to furnish it such sustenance or drink, or causes, procures or permits, any animal to be overdriven, overloaded, tortured, cruelly beaten, or unjustifiably injured, maimed, mutilated or killed, or to be deprived of necessary food or drink, or who wilfully sets on foot, instigates, engages in, or in any way furthers any act of cruelty to any animal, or any act tending to produce such cruelty, is guilty of a misdemeanor.

This law has been amply sustained in the courts and is an efficient instrument for the protection of animals from most forms of abuse.

The New York state laws assist the enforcement of the section of the penal law just quoted, by providing two definitions which greatly increase the effectiveness of the law. Thus Section 180 declares that "the word 'animal,' as used in this article, does not include the human race, but includes every other living creature." This same section also provides that "the word 'torture' or 'cruelty' includes every act, omission, or neglect, whereby unjustifiable physical pain, suffering or death is caused or permitted." There are special laws for the protection of animals in railway transportation; also others relating to agricultural conditions and the licensing of dogs, while the game laws and other laws affecting wild animals are discriminating and in the main reasonable and effective.

There are two aspects of the anti-cruelty question which have received special consideration on the part of those who are deeply interested in its sociological value. The commercial or economic side of animal protection has been studied attentively and it has been calculated that the proper humane treatment of animals in the United States would result in savings amounting to hundreds of millions of dollars per annum. It is not possible to develop this aspect of the question in detail in a paper of limited length. The other general aspect of anti-cruelty work, to which I have just referred, deals with the reflex action on national character of the humanitarian movement. It was long ago felt that a greater moral harm was done to man himself, when guilty of cruelty to a beast, than was represented by the actual suffering of the creature. It was argued that man was degraded and debased by acts of cruelty and that the exercise of cruelty could not fail to have a powerful influence in a retrograde way on his social development.

Nero, the Roman Emperor, as a child, is said to have been diabolically cruel to animal life with which he came in contact. As the head of a great empire he only amplified and extended the cruelty which he had manifested as a youth. In a lesser but analogous way, we believe that this law of development

applies to those countries where the humane treatment of animals is discouraged, for humanitarians feel that humane education and the enforcement of laws for the better protection of helpless beasts has an important bearing on national character and national instincts.

The anti-cruelty societies are desirous of having public co-operation on the part of individuals and churches as far as possible, in carrying out the beneficent work in which they are engaged. Societies are desirous of establishing animal hospitals and free dispensaries in every large city, where intelligent and scientific care may be given to suffering animals, particularly those owned by the poor. Many a man of very limited means, who is dependent upon his horse for the support of himself and his family, does not feel that he can afford to pay the fee of a veterinarian for every slight ailment from which the animal may suffer. There is a large field for philanthropic work in the establishment and support, not alone of free dispensaries and animal hospitals, which are now beginning to spring up in the large cities, but also for the starting of courses of veterinary lectures so that all of those interested in horses, dogs, and others animals may obtain information how to care for them properly.

In New York, Chicago, and Boston, excellent courses of free lectures on the proper care of animals have been given for several years. These courses of instruction are attended to a considerable extent by the police, by drivers and horse owners, and by officers of the anti-cruelty societies. They have a large field of usefulness, as they aid those coming in contact with animals to treat them humanely and intelligently in health as well as in illness or disability.

Drinking fountains, from which animals may slake their thirst, especially during the heated term, are very desirable in all cities, and furnish an opportunity everywhere for those philanthropically inclined. Many humane societies lack veterinary ambulances, whereby injured or sick animals may be transported. Proper appliances for raising horses which have fallen into excavations are usually needed in connection with these ambulances. Many humane societies have such conveniences,

but the majority have not. An active movement is under way in some sections of the country to promote "horse vacations." This is based upon the belief that a short rest during the summer will increase the value of a horse's services during the rest of the year and prolong its life. It is based upon the supposition that what is good for a man is good also for a beast, as both have bodies which are substantially alike in their general anatomical construction and physiological functions. This idea will probably become more popular in the future.

Quite a number of societies have "homes of rest" for horses, where poor men may have their animals cared for, either gratuitously or at a nominal cost. We should advise persons interested in anti-cruelty work to offer farms, either by gift or loan, to humane societies so that they may be used for this purpose. Some enterprising anti-cruelty societies have undertaken to loan without charge horses which may be used by poor men who are dependent on their own animals for their living as an inducement for them to send their horses for a rest during the summer.

One of the greatest needs of anti-cruelty societies for animals throughout the United States is an adequate endowment. Societies which depend wholly on annual subscriptions for their support are always more or less in debt if their work is a large and active one. The largest and most efficient societies in this country are dependent for the major part of their income upon the interest from endowments. I know of no way in which the humanely inclined can do a greater service than by making testamentary provision toward the support of local anti-cruelty societies, so that they may not be hampered in their beneficent work. Many anti-cruelty societies in the past have died from financial starvation. The majority of them are so situated that a few earnest, hard-working philanthropists who are looking after the protection of the animals have to spend at least half of their humane working time in securing funds with which to finance their societies. Humanity is a general social duty. It is not the prerogative of the few. If persons humanely inclined are performing a duty which should be undertaken by the many, it is only fair that they should be more generously financed by

those who are able to extend help but whose work in this direction is being performed by others.

The anti-cruelty cause has suffered much in the past from a lack of trained workers. Earnest and enthusiastic partizans of the cause have often volunteered their services, and while meaning well have not infrequently antagonized both the public and the magistrates by their well-intended but impracticable demands. Many times men have been employed to enforce humane laws for animals who had become superannuated as policemen or deputy sheriffs, and who were destitute of any real interest or personal fitness for the work. Others employed have been those who have failed elsewhere and whose employment partakes very largely of the nature of a charity. Humanitarians are beginning to realize the error of such a policy as this and to feel that it is time that a special school should be started which shall fit the workers of anti-cruelty societies for their labors.

Society has trained workers for nearly every other philanthropic or business activity, as for instance, for social service, for nursing the sick, for every variety of technical employment, for bookkeeping and stenography, and so on through a long list. The humane worker is obliged to have a knowledge which is quite as technical and difficult as almost any of these. It is felt that a school is the only effective means of attracting young men and women of ability to enter this field of philanthropic endeavor and to perform efficient service.

A paid agent of a society for the prevention of cruelty to animals should be familiar with the office management necessary for the successful carrying-on of an active society. He should be familiar with the needed office books and with the blanks required to receive complaints. He should know the proper methods of filing and should be drilled and disciplined in the carrying on of the more or less voluminous correspondence which is necessarily required. He should also be familiar with statistical methods, in order to present the results of the society's operations to its patrons. The humane worker should be taught how to keep up membership lists; how to incorporate anti-cruelty societies and legally conduct the same; how to keep

the minutes and records of the society and to prepare and publish annual reports.

In addition to all these things he must have the methods for field work well in hand. He must be more or less of a veterinarian and must understand the anatomy and physiology of the horse and other animals. He must be fitted to tell others how to relieve suffering animals, and be able to determine with a reasonable degree of exactness whether the animal is actually suffering or not, and whether the case is one which should be taken into court. Humane workers need to be wise in regard to the law, for they must plead their own cases in most instances; they must know how to draw legal papers and be familiar with legal procedure and the intricacies of the law; they must know what evidence is necessary in order to secure a conviction. It is desirable that an agent of a society for the prevention of cruelty to animals should understand how to take photographs well; how to adjust ill-fitting harnesses; how to distinguish between a dog which is merely suffering from a fit or lack of water and one which is really vicious and dangerous. There are many other qualifications which are required and which can be secured only by special training.

Over and above all the humane agent must possess the milk of human kindness. He must be taught that the majority of offenders are cruel more because of ignorance than because of design, and that advice and friendly suggestion are what is needed in the vast majority of cases. Humane officers need to have enlightened good sense. They should be familiar with the latest and best methods of carrying on the work. It should be borne in mind, however, that all this theoretical knowledge is comparatively valueless unless supplemented by actual field work in connection with an active anti-cruelty society. It is desirable to have the theoretical foundation and the academic instruction for an officer, but in order to be properly fitted for his work he must go out on the street and into the police court, and learn actual methods by experience under the instruction of veteran workers. A school will be established in the near future through the efforts of the American Humane Association and we invite financial support for the development of this necessary work.

PRISON LABOR

E. STAGG WHITIN

General Secretary, National Committee on Prison Labor

CHRISTIANITY has brought no greater change into the world than the overthrow of slavery. The greatest war of modern times had human slavery as its inciting cause, yet behind the dark bastilles we call our prisons, penitentiaries, reformatories, workhouses and refuges there still hides the enemy of our social progress, the economically vicious slave system. The abolition of the evils inherent in this system, comprising as they do the exploitation of the helpless, the perversion of state functions, the gnawing of graft and the corrupting of politics, appears no limited task, even to the most light-hearted of reformers; to undertake to work out the reconstruction, the peaceful reformation of this system throughout the length and breadth of this land is at least to grapple with fundamental issues.

Its dealings with the criminal mark, one may say, the zero point in the scale of treatment which society conceives to be the due of its various members. If we raise this point we raise the standard all along the scale. The pauper may justly expect something better than the criminal, the self-supporting poor man or woman than the pauper. Thus if it is the aim of good civilization to raise the general standard of life, this is a tendency which a savage criminal law will hinder and a humane one assist.

Thus speaks Hobhouse. The level of the convict to-day is, economically considered, slavery. He is the property of the state and during his incarceration the economic value which is in him may be disposed of by the state to those who desire to lease it, or he may be worked by the state as it sees fit.

The leased convict is always exploited. The state-worked convict may be made to work either to pay for his keep, to sustain his dependents, to reform his ways or to bring revenue

into the state treasury. Work he must and by the sweat of his brow he must learn that society has rights to be protected and he duties to perform. The conditions under which this training is given need not debase the state, his disciplinary authority, in the performance of its function. While we raise the level of the convict and force up the level of industrial society we must force up likewise the moral standard of the master who has charge of the discipline. Negro slavery was more demoralizing to the free man than to the slave; convict slavery to-day demoralizes the community and the free individual in just the same way. It is an old saying worthy to be believed of all men that a state cannot exist half slave and half free.

The abolition of slavery in our prisons does not mean a jail delivery, nor does it mean even an indiscriminate pardoning by over-enthusiastic governors of large numbers of depraved and diseased men who are now incarcerated. From a slave the convict must become a ward and as a ward he must be disciplined, corrected, developed, trained through daily chores, through honest work, with ever the hope of the brighter future before him when he can again assume the position of citizen and praise and bless the state that has trained him. Simple was the process of the abolition of slavery as pointed out by Lincoln when he said:

> Free labor has the inspiration of hope; pure slavery has no hope; the power of hope upon human exertion and happiness is wonderful; the slave master himself has a conception of it, hence the system of tasks amongst slaves; the slave whom you cannot drive with the lash to break seventy-five pounds of hemp in a day, if you task him to break a hundred and promise him wage for all over, will break you one hundred and fifty. You have substituted hope for the rod, and yet perhaps it does not occur to you that, to the extent of your gain in the case, you have given up the slave system and adopted the free system of labor.

The movement which this thought represents is sweeping over the country, finding its expression in many states. It is championed by Wilson in New Jersey, Harmon in Ohio, Mann in Virginia, Hadley in Missouri, Johnson in California. The legislatures are responding, commissions are investigating, gov-

ernors are conferring. As an outcome of the discussion at the governors' conference at Spring Lake the southern governors met in May in special conference upon it and the governors in the West are soon to follow this example. But what is the actual status? Whither are they leading? To point the movement in a few brief phrases must suffice here. Economically two systems of convict production and two systems of distribution of convict-made goods exist: production is either by the state or under individual enterprise; distribution either is limited to the preferred state-use market or is made through the general market. In the light of such classification the convict-labor legislation of recent years shows definite tendencies toward the state's assumption of its responsibility for its own use of the prisoners on state lands, in state mines and as operatives in state factories; while in distribution the competition of the open market, with its disastrous effect upon prices, tends to give place to the use of labor and commodities by the state itself in its manifold activities. Improvements like these in the production and distribution of the products mitigate evils but in no vital way affect the economic injustice always inherent in a slave system. The payment of wage to the convict as a right growing out of his production of valuable commodities is the phase of this legislation which tends to destroy the state of slavery. Such legislation has made its appearance, together with the first suggestion of right of choice allowed to the convict in regard to his occupation. These statutes still waver in an uncertain manner between the conception of the wage as a privilege, common to England and Germany, and the wage as a right as it exists in France. The development of the idea of the right of wage, fused as it is with the movement toward governmental work and workshops, cannot fail to stand out significantly when viewed from the standpoint of the labor movement.

In a word, the economic progress in prison labor shown in recent legislation is toward more efficient production by the elimination of the profits of the lessee; more economical distribution of the products by the substitution of a preferred market, where the profits of the middleman are eliminated, in place of

the unfair competition with the products of free labor in the open market; and finally the curtailment of the slave system by the provision for wages and choice of occupation for the man in penal servitude.

In administration the adaptation of these new principles presents many difficulties and points the need of much careful study and detailed application suited to the special locality. Dr. Hart's illustration from the Columbus reformatory finds its counterpart in the horrors that have been perpetrated at the Columbus penitentiary. The pen portraits of Brand Whitlock in his *Turn of the Balance* exaggerate nothing in their depiction of the horrors of the convicts in the shops, suffering from industrial diseases as horrible as the poisoning of which Dr. Seager has spoken, but forced to work under the brutal contractor till fatigue and anguish break them down—then the paddle and the water-cure change them from men into brutes. I should hesitate so to testify if the facts were not a matter of court record in a case now pending in that great city of Ohio whence came most of our inspiration at this morning's meeting. This is but a type, however. The convicts in Alabama who tried to become my slaves to avoid the mine-camp can be found if you care to seek them; all along the line the war goes on between brutality and enlightened state control. What Dr. Hart told of in Ohio is as true in many other places. You have read of the abominable conditions in Maryland, the contracts in Connecticut which sell the right to grasping contractors to punish the convicts at their pleasure—but this phase must soon belong to the past.

The National Committee on Prison Labor for two years has been investigating the conditions, advising with state officials, drafting legislation, organizing reform. Armed with a constructive program resulting from its studies and experiments it will bring to the legislatures which are to be elected this year the encouragement which comes from well-conceived plans based upon actual conditions, and to the administrators whom the new governors shall appoint a synthesis of the available material upon which to work. It is not for support from these men that we need ask; they will be glad and ready to respond—

it is from the public which this association represents, the public of the good citizen, the church-goer, the preacher, the tax-payer and the educator. Reform is impossible of permanence until these are fully alive to the problem and take personal interest in aiding each community to make that adjustment upon which permanent reform must rest.

What are the conditions in your community? What are you doing to improve them? Do you realize that as a citizen of a state that continues the slavery of its convicts you join in the responsibility for its existence?

THE EXTENSION OF ORGANIZED CHARITY IN THE UNITED STATES

FRANCIS H. McLEAN

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IT is interesting to note that the movement which preceded all the other social movements of the present day in the United States was among the last to be nationally organized. When the charity organization idea[1] was transplanted from England to the United States in the later seventies, the whole problem of family rehabilitation and of the attendant social campaigns which would have to grow out of the daily work of an organization attempting to rehabilitate, was considered to be a strictly local or community problem. During the whole of the eighties the rudimentary ideas connected with the charity organization concept were more or less sprinkled out over all portions of the country. A number of the societies took deep root and grew up more or less sturdily, struggling along to a better and wider standard of work. In most cities, particularly the smaller ones, the roots were close to the surface and spread out laterally rather than horizontally; that is, the negative ideas of mere systematization of relief, the checking of duplication and fraud and similar ideas constituted the whole content of the program of these societies. This was to some extent true of the early nineties, but approximately from 1895 to 1905 there was an increasing call made upon the recognized associated charities or charity organization societies from communities about to organize, asking for advice as to forms of organization. This marked a distinct step in advance, because up to that time about the only things which had been borrowed from older societies were the forms of constitutions, which

[1] Charity organization societies, associated charities and societies for organizing charity are identical offshoots and these terms are used interchangeably throughout this article.

closely resembled one another. The objects as generally stated included the development of coöperation, actual rehabilitation (employment being often specifically mentioned as one form of rehabilitation), as well as the carrying on of social and sanitary reforms to improve the environmental conditions of the neglected. It is worth noting that the purposes of the great New York Charity Organization Society, with its manifold activities, read just the same as the constitution of dead-in-life societies which have been discovered by the writer in small cities in the interior.

The recognized societies thus importuned to advise groups organizing in new communities at first confidently replied upon the basis of their own experience. Thus in each part of the country there was a set of societies resembling a model to be found in the nearest important society which had been consulted. Thus weakness and strength alike were perpetuated. Some new societies bodily seized ideas from some society which had developed a particular activity, possibly to the detriment of other more important activities. For instance, some societies too strongly developed industrial agencies, others developed other specialties. Committees writing to these particular agencies copied their specialties.

During all these years there was growing up a recognition of the essential unity of the field. This could not fail to come into existence. There could be no barriers separating single municipalities or other units. The small city found its most difficult problem in this or that girl who had come in from the rural sections. The intermediate city found that its group of dependent families was recruited not only from the rural sections, but from the smaller cities which had not intelligently looked after their neglected families. The larger cities gathered their cases from all over the country. Thus slowly came the realization that this was not a mere community problem. This did not mean that each community should not be locally and independently responsible for the neglected families residing in it. It did mean, however, that the different communities were so inter-related that it was for the interest of all to have right principles of rehabilitation everywhere being actively employed.

So there came to the leaders in the movement the definite appreciation of the need of field work, similar to that done in other social activities. There was the need for the exchange of experience, and for guarding new movements against fallacies and weaknesses, showing them how to start on right foundations at the beginning, thus conserving local resources in every way.

The field work was inaugurated as a Field Department of *The Survey* in 1907, being supported by the Russell Sage Foundation. In 1909 it was taken over by the Foundation directly and made a part of the work of the Charity Organization Department. In 1911 it was taken over by the National Association of Societies for Organizing Charity. It is being conducted now, therefore, under the direction of some seventy of the recognized societies of the country for organizing charity, and is being supported by subscriptions received from the cities in which these societies are located.

The purpose of this paper is not to consider this movement from the point of view of the societies, but rather from the point of view of those individuals or voluntary organizations, like churches, who are desirous of helping in the proper organization of local societies. For those so interested it is suggested, first, that they write for certain pamphlets which are published by the Charity Organization Department of the Russell Sage Foundation for the benefit of the field work of the association.[1] The first of the pamphlets whose title is given in the footnote below presents concrete suggestions about the preliminary period of propaganda and organization before actual formation may be effected. The second is a small eight-page pamphlet explaining the purposes of organized charity in rudimentary form with illustrations, and is useful in interesting people to whom it is desirable to explain the movement. After carefully reading these pamphlets, correspondence with the office of the National Association of Societies for Organizing Charity is encouraged. Such correspondence should explain

[1] Write for single copies of *The Formation of Charity Organization Societies in Smaller Cities* and *What is Organized Charity?* to the Charity Organization Department of the Russell Sage Foundation, 105 East 22d St., New York city.

just who is interested in the proposed plan, what existing societies may be more or less affected, from whom the proposition for organization has come, and as far as possible should give some characterization of the family problems which are coming to the existing organizations and of the public health and child problems which are most imminent. What will be emphasized by the national association's officers is that there is need of considering several elements in the community, and that until all these elements are interested, it is foolish to attempt an organization. To explain what is meant it may be well to say that the idea of organization may come from totally different sources. It may come from a group of churches who feel that there is duplication in relief and that this ought to be changed. This may be a public need, but no organization effected to deal solely with this will ever gain any large public support. Its work will be negative, and no negative enterprise will ever command the sympathy of a community. The idea may develop in some commercial organization which, however, is looking at it from largely the same point of view. That is, the men are more or less bothered by applications of all kinds made personally and otherwise. Or again, it may develop out of a group of broad-minded citizens who realize the need of a central rehabilitating society, bringing into proper coördination in connection with individual family problems all the social agencies of the city so that comprehensive plans for individual treatment may be worked out through the office and staff of the central society. Wherever it starts from there is the need of interesting the other two groups. This does not mean obtaining unanimity of opinion. Such organizations always have more or less opposition to deal with. It means, however, that the business men must be interested to such a degree that the board of directors created may be composed largely of business men. It means that of the agencies already dealing with the families in their homes, all, or at least some of the more important, should be willing to work upon the committees of such a society. It means that the interest of those who have social programs of other kinds to carry on should be enlisted to some degree.

Another definite principle which must be accepted at the

very start, if failure is to be avoided, is that such a society must be led by a trained charity organization worker from another city. This is where many of the earlier societies failed completely. There was not sufficient backbone in the movement to accept the principle and live up to it. Therefore, persons without sufficient ability and training were accepted as general secretaries, and the societies failed completely. Indeed, the idea of service is the crux of the whole matter at the start. There can be no compromise on this point. There may be upon almost every other detail excepting this. The work is too important to the community's welfare to be left entirely to untrained hands. Furthermore, experience in the field work of the last five years has demonstrated that cities of 10,000 or over are generally able to support a society with proper trained service. For cities under 10,000 other special plans may have to be tried. The national association is endeavoring to carry on experimentation in these smaller cities with the hope of working out some general principles of action which, with adaptations, may be generally used. At the present time there is no publication dealing specifically with the problem of the city under 10,000. The association, however, welcomes correspondence regarding the problems of organization in these smaller cities.

Another idea which is strongly emphasized in the pamphlet above mentioned is that temporary enthusiasm should not be confounded with grim determination. Societies which are started upon the spur of the moment, and as the result of one meeting, for instance, are liable to fall by the wayside. It is necessary that there be a great deal of talking and advising. The propaganda period should extend, therefore, from one month to one or two years, indeed up to the point where those interested feel certain that they have a group which is determined to stand by the movement during its first two years of troublous existence. Not until there is this group, with this determination, is it time to consider definite organization.

So far we have been reviewing some of the points which have developed out of the field experience. We have suggested above also that the national association will welcome corre-

spondence from either a single individual or a group that has started on a campaign for organization. A great deal may be effected through such correspondence. The records of the national association show that in some instances organization has been effected without going beyond this correspondence stage, so far as the association is concerned.

This brings us up to the real field work. For the information of local groups we would state that the kinds of visits made by the field secretaries of the association are two-fold in character. Visits of a day or two days are sometimes made, whenever they may be fitted into the road schedules, upon groups which are in the preliminary stages. Organization is not attempted at this time. There may be the suggestion of how best to steer the committee, there may be talks given before representatives of societies or before commercial organizations. Such visits make it possible for the field workers of the association to speak with more local knowledge than if the visit had not been made. These preliminary visits have increased in numbers during the last two years. They have been found quite effective.

The second type of visit comes at a later period, generally just before the local group considers that the definite plunge into concrete organization should be made. These visits are generally of longer duration. If the demands upon the field force were not so overwhelming it is probable that no organizing visit of less than a week would ever be proposed by us. Of course, no field secretary himself can relieve a local committee of its responsibilities. He comes in simply to help in the proper rounding up. In doing so he often finds it necessary to press home the principles above indicated. These principles may have been accepted by the group primarily interested. This group may, however, have met with considerable opposition in the community itself. By reason of the lack of concrete experience of its individual members, they have been perhaps somewhat handicapped in answering the objections which have been raised by this or that individual or society. These objections are of two kinds. The first have to do with the form of organization itself, and the storm center is

often around the question of paid service. The second kind of objections are the most difficult to meet oftentimes. These objections acknowledge the reasonableness of the plan, but affirm that while other cities may have been able to carry on such a plan, this particular city is not able to undertake the burden. It is the duty of the field secretary to show what cities of the same size have done, and what their experiences have been. It is his duty to make such observations as will indicate that in the city concerned there are the same problems as are found in other cities which have already met the need by organizing. It is his duty constantly to give illustrations of family rehabilitation work in other cities, to show how other cities have financed their societies. It is his duty to uncover any fallacies or weaknesses in plans which have been evolved through the notions or ideas of people inside or outside of the groups primarily interested. It is his province, not to be a "spellbinder," but to meet with conferences of people whose interest in the movement is absolutely essential. It is his duty often to go even further and with members of the preliminary committee to visit individually this person and that. He must give advice as to the proper shaping up of final organization, as to what committees there should be, how they should be formed, what persons definitely should be asked to serve upon them. In a good many instances he may help in securing the consent of persons to serve upon the board of directors. He can do all this, of course, by himself, but cannot effect organization. He must count upon the steering or preliminary committee serving as the responsible agent and working steadily toward the final meeting for organizing purposes. In order to render the most effective service, therefore, visits of not less than a week should be made at this time. There are exceptions to this, of course. The trouble is that the association has been obliged, by reason of the pressure of work, to limit many visits to briefer periods, simply to cover as much ground as possible. But on the whole the policy of the association has been distinctly against the idea of covering the ground at too great sacrifice of intensive work.

There are all kinds of variations from the two types of visits

above indicated. Thus there is the question of the reorganization of old societies, which have seen the light and desire to measure up to their community responsibilities. Each visit of reorganization is radically different from the one preceding it and the one following. There are also visits made to societies not needing reorganization, but seeking specific advice as to some particular activity which they may wish to inaugurate, or desiring to learn whether in some particular department of work they may not be strengthened.

It may happen that some individual or organization is in a community where the society itself, though a dead-in-life one, does not realize its condition. This society or individual realizes the extent of the uncovered field and may wish to learn how effective reorganization may be brought about. It must be realized, of course, that the association must recognize a comity in its relation with such societies. Of course, many of these organizations are not really associated charities or charity organization societies. It may be of interest here to note that in addition to the some seventy societies which are members of the national association, there are only about sixty other societies whose standards are such that they are eligible for admission to it. Yet there are almost two hundred and fifty so-called associated charities which are listed in the directory of such societies. In the case we are considering there is an organization masquerading under the title. Nothing can be hoped for from violent action. It is generally a mistake simply to overlook the older organization and say we will start afresh. It is far preferable to secure its consent to have a field worker come in and in a perfectly friendly spirit make recommendations for reorganization. Sometimes, indeed, the pressure exerted by the other social agencies in the community may induce such an old organization to develop to its proper stature. In these different instances the national association is glad to correspond with those who feel the lack. It feels much easier and can help with greater effect whenever the coöperation of the old society is secured. But the welfare of the community itself must be the most important consideration. Therefore, other methods of meeting the situation are sometimes open and may be discussed with the association.

We have just spoken of the welfare of the community as the most important consideration. It may be permitted at this point to indicate just how we consider the charity organization society movement should function in the smaller cities of the country. Most people would concede that out of the great mass of people who have not been thinking socially the largest number of recruits to the whole social army will come through that particular social activity whose need in a rudimentary way will be recognized by practically all in a community. That need, of course, is the rehabilitation of dependent families. To the great mass of the uninstructed that will simply indicate material relief, but it is the natural starting point. With the proper family rehabilitation society you are educating one person after another of this uninstructed mass. Their ideas are very rudimentary. Many do not get beyond the rudimentary stage. But many others do travel along with the slowly unfolding idea of an efficient society. Therefore, the importance of a broadly founded society for cities of all sizes in the country cannot be overstated. It is most important where the social thinking of the whole nation, outside of those cities which are great centers of social thinking, depends upon the proper extension of the family rehabilitation group. It matters not whether a particular charity organization society itself carries on the social reforms which are indicated by its family work, or educates the community up to the point of other societies undertaking them; that must be decided by local conditions. But it does matter very much to any community whether there is in it this society which is day by day and week by week opening the eyes of the uninstructed to a sense of social responsibility of varying kinds. And thus there is involved in its proper extension far more than a strengthening of the community of action between the movement as one goes from city to city. Its proper extension is the best foundation for the local strengthening of all the other great national movements. Thus it has got far beyond the provincialism which marked its first twenty-five years of existence in this country. That provincialism was a fortunate one in many ways. Each one of the societies had a hard fight against misunderstandings and toward

greater efficiency. Those that were weak fell by the wayside. Those that developed strongly could become a part of the national movement. It has been somewhat difficult to awaken many of the societies to a sense of the national responsibility. Nevertheless the interest and enthusiasm in what the societies regard as a great missionary movement is constantly upon the increase. They have not become confused by the multiplicity of other national movements in which their own leaders were more or less involved, but are more strongly convinced than ever that the very complexity of the social vision which they observe makes it even more vitally necessary that the family rehabilitation movement should be strongly pressed in every community of any size. For that movement is becoming a greater and greater national force towards socialization.

THE SOCIAL PROGRAM OF THE FEDERAL COUNCIL OF THE CHURCHES OF CHRIST IN AMERICA

CHARLES S. MACFARLAND

Secretary of the Federal Council and of its Commission on the Church and Social Service

THE Federal Council of the Churches of Christ in America is composed of thirty-one evangelical denominations united, not upon the basis of a common faith and order, but under the principle of unity and diversity, uniting in one common service all forms of faith and order as represented in its constituency. The task of its commission on the church and social service is that of inspiring in the churches of the nation a deepening interest in the problems of the social order, and of bringing to bear the influence of the Christian church in the solution of our social problems.

Two great interests come together in this work, that of church unity and that of social service. The various forms of social uplift which are before the church offer one of the most vital and permanent of reasons and opportunities for federating the churches. On the other hand the opportunities for social service are of such a nature that they can be fulfilled, in large measure, only by the churches acting together. Social service is thus in part the basis of the Federal Council, and the Federal Council offers the basis for social service.

The task of the commission on the church and social service is indicated by the recommendations unanimously adopted by the Federal Council in Philadelphia in 1908, as contained in the report of the committee, published under the title *The Church and Modern Industry*, of which the following are typical utterances:

> The churches of Christ in this Federal Council accept without reserve and assert without apology the supreme authority of Jesus Christ. Christ's mission is not merely to reform society, but to save it. He is more than the world's readjuster. He is its Redeemer.

The Church becomes worthless for its higher purpose when it deals with conditions and forgets character, relieves misery and ignores sin, pleads for justice and undervalues forgiveness. The Church stands forever for the two-world theory of life. The Church's doors open upon the common levels of life. They should never be closed. Its windows open toward the skies. Let their light not be darkened. The Church is not an end in itself. The services of the Church become subordinate to the Church's services to men.

At no time have the disadvantages of the sectarian divisions of the Church been more apparent than when the call has come for a common policy or a united utterance concerning such problems as modern industry now presents. This Federal Council may find some method for bringing the Protestant Christianity of America into relations of closer sympathy and more effective helpfulness with the toiling millions of our land. The Church does not stand for the present social order, but only for so much of it as accords with the principles laid down by Jesus Christ. The Federal Council places upon record its profound belief that the complex problems of modern industry can be interpreted and solved only by the teachings of the New Testament, and that Jesus Christ is the final authority in the social as in the individual life. The Church now confronts the most significant crisis and the greatest opportunity of its long career. We recognize the complex nature of industrial obligations, affecting employer and employe, society and government, rich and poor, and most earnestly counsel tolerance, patience and mutual confidence; we do not defend or excuse wrongdoing in high places or in low, nor purpose to adapt the ethical standards of the Gospel to the exigencies of commerce or the codes of a confused industrial system.

We deem it the duty of all Christian people to concern themselves directly with certain practical industrial problems. To us it seems that the churches must stand for equal rights and complete justice for all men in all stations of life; for the right of all men to the opportunity for self-maintenance, a right ever to be wisely and strongly safeguarded against encroachments of every kind; for the right of workers to some protection against the hardships often resulting from the swift crises of industrial change; for the principle of conciliation and arbitration in industrial dissensions; for the protection of the worker from dangerous machinery, occupational disease, injuries and mortality; for the abolition of child labor; for such regulation of the conditions of toil for women as shall safeguard the physical and moral health of the community; for the suppression of the sweating system; for the gradual and

reasonable reduction of the hours of labor to the lowest practicable point, and for that degree of leisure for all which is a condition of the highest human life; for a release from employment one day in seven; for a living wage as a minimum in every industry, and for the highest wage that each industry can afford; for the most equitable division of the products of industry that can ultimately be devised; for suitable provision for the old age of the workers and for those incapacitated by injury; for the abatement of poverty.

While this social or industrial creed of the churches relates mainly to the problems of industry, it is thus far a significant indication of the attitude to which the Christian church is coming, with relation to all the questions of the social order. In the carrying out of these principles a national office of the commission, in association with the Federal Council, has become a center for information, inspiration and guidance in the social work of the churches.

Through interdenominational action, the commission will bring about coördination and coöperation among the denominations composing the Federal Council, including, so far as may be possible, the adoption of a common program, the use of common literature and the presentation of the united appeal of the gospel in its application to social problems and opportunities. Through this interdenominational coöperation will come the development of this aspect of the work of the churches, the education of the ministry and the churches for it, and the equipment of the churches for carrying it forward.

One of the most important matters in relation to the whole problem is that of the preparation of the ministers to meet these great tasks. Representing the churches of the Federal Council, the commission will coöperate with the theological seminaries, so far as it is invited and permitted, in the formulation of a policy with regard to instruction and practical training in this important subject.

While on the one hand our ministers have not been altogether prepared in the theological seminaries for this work, it is perhaps equally true that our social workers have gone out without adequate training as to their relations with the Christian church.

Therefore the same coöperation should obtain with the various schools for the preparation of social workers, that they, upon their side, may also come into a proper working relation with the Christian churches.

The instruction in social sciences and ethics in our colleges and universities, imparted to young men and women who will be leaders of the church life of the nation, will be the subject of investigation and mutual consideration, through conferences and inquiry.

The relation of the churches to the multitude of agencies for social reform and betterment is an important problem before the commission. Its influence, together with that of the denominations and churches which it represents, will be brought to coöperate, so far as possible, with such societies and movements, in relation especially to those measures which affect the moral and spiritual welfare of the people. This will include such matters as child and woman labor, occupational disease, Sunday labor, seven-day labor, the reduction of hours, the betterment of wages, health, housing conditions, vice and crime, and many other similar questions, including both social wrong and social wrongs, social righteousness and social rights. The relations between local charity organizations, social settlements and similar local work will be taken up and considered, by conference and inquiry, from the viewpoint of the churches.

Few people have realized the extent to which our home mission work involves social problems and includes the work of social organization. Indeed, the churches in home mission fields are often, if not generally, the initiators of the social and community institutions. This work will be studied, encouraged and developed. This commission and the home mission committee will work in coöperation to that end. In the foreign mission field also, this branch of Christian service has in some cases developed more fully than in our own land, especially in industrial, medical and educational work, which has lifted foreign nations to a higher social level. This work will be made the subject of careful research and continued development, by a working relation between the commission and the committee on foreign missions.

By the constant issuing of literature in leaflets and handbooks for serious study, and the use of the religious, daily and weekly press, the growing accumulation of material relating to social uplift and social causes will be put into shape so as to be used by the churches for education and incitement to service. Authors are now being found for a series of handbooks of a popular nature, to be placed in the hands of pastors for use in church classes.

The labor and trade journals are receiving bulletins informing industrial workers and managers of the deepening interest of the church in their common problems and duty.

Lists of speakers, lecturers and instructors are being prepared, and a lantern-slide bureau is being established and developed. The commission will confer with labor representatives and will send its delegates to their gatherings. Similarly it will confer with groups of business men and send delegates to their gatherings. It will confer in joint meetings of both of these groups in modern industry and issue its challenge to both of them to unite with the church in a common service. The secretary of the commission is a fraternal delegate to the American Federation of Labor.

Investigations will be made in various large and important industries, similar to the investigation of the steel industry by a special committee of the commission in 1910. Similar investigations in local communities will be made through pastors and other local agents. A report of such an investigation by a committee which spent several days on the ground has just been issued concerning the industrial situation at Muscatine, Iowa.

A nation-wide campaign is being carried on, endeavoring to cover all the states of the union, to secure one day's rest in seven for industrial workers. Committees in the various states are now being organized and the various forces brought together to this end.

The commission will continue to encourage the observance of Labor Sunday in the pulpits and by the churches of the nation. Last year thousands of pulpits carried out a program prepared by the commission, in many cases union services

being held, at which a large number of the churches of the cities came together.

More recent activities of the commission have been in relation to the Men and Religion Forward Movement. It now has the task of assisting in the conservation of the social-service work that has been begun in the various cities through the agency of this great movement. For this work a comprehensive program has been sent out to all the cities of the nation. A conference on this subject will be held at Silver Bay in June.

Under the combined auspices of the Commission and other agencies in the Federal Council a beginning has been made toward coördinating the churches and religious agencies which offer leadership in the work of rural betterment. An endeavor will be made to provide bibliographies for the aid of rural helpers, instruction as to social surveys by local churches, programs for community service for country and rural churches, and a bureau for public service, relating to all rural studies, methods and problems. In addition to these efforts, the commission will stand ready to take up any special social task that may fall to its lot.

The work of this commission must be done mainly through the various denominational agencies, and for this purpose a cabinet has been formed of the secretaries or other representatives of the various denominational commissions on social service.

The literature of the commission is assuming large proportions, and in addition to this the various denominational commissions are already providing the churches under their respective care with definite, concrete programs for the social work of churches or parishes.

At a conference held in Chicago in November 1911 representatives of seventeen denominations adopted this general program of the Federal Council commission and voted to enter into a working relation to carry it out. It looks as though in this great task which is before the church at the present moment she would move as one body; and it may be said that there has been no more potent agency in bringing about Christian unity than this task of social service.

CITY-PLANNING IN NEW YORK CITY—HOW ALL CAN COÖPERATE

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CITY-PLANNING as a science is of recent origin, but city-planning, such as it was, began with the first streets and the first docks laid out by the original Dutch settlers in New York. For the first two centuries of its existence the plan of New York developed in a haphazard manner; it followed the demands of immediate convenience. It was not until 1807, when a few optimistic men laid out a street plan for all the rest of Manhattan Island, that any thought was taken for the future of the city. The great mass of the public thought the men who designed this plan absolutely crazy in imagining that New York would ever grow to such a size; however, this plan has been followed above Fourth street and it is substantially our present gridiron scheme. As water transportation was of primary importance in those days, and as no one foresaw the changes which would be brought about by the application of steam and electricity to transportation, the whole street layout was based on the idea of the maximum amount of intercourse between the two waterfronts and a minimum amount of movement the length of the island. In the light of our present knowledge this arrangement should have been exactly reversed, and the long city blocks should have run north and south instead of east and west.

A few squares and small parks were sprinkled over this plan, but no large park was provided for until Central Park was set apart and laid out in 1858; then followed Prospect Park and much later the Bronx parks. Morningside Park, the Speedway, Riverside Drive with its extensions, Forest Park and other smaller ones followed in due time; while latterly we have the new Coney Island and Rockaway reservations. These parks have been the greatest boon to New York city; they have been

aptly described as the "lungs" of the city. They have had a marked effect on its healthfulness and enjoyableness; they have been of particular benefit to the children. Furthermore, they are among the most beautiful parks in the country.

New York has done much, too, in the way of playgrounds. The playground movement, to be sure, has been of comparatively recent origin, the principal development being within the last ten years; and while there are a number of well-equipped and well-managed playgrounds in the crowded portions of the city, they are quite inadequate in size or number for the needs of the community. The difficulty is that land costs so much now in congested districts that anything like an adequate acquisition of space for public playgrounds becomes impossible. The recreation piers have done something to solve the difficulty, but it remains so to plan the outlying districts that the mistakes of the past may be avoided in the future.

New systems of streets are being laid out all the time; not only is the whole street layout of 1807 solidly built up, but the same congestion extends into large areas of Brooklyn and the Bronx, and is even beginning to extend into Queens and Richmond. Each of the five boroughs has its own topographical department or bureau of surveys, which is constantly laying out new streets. Over all the bureaus is the engineering department of the board of estimate and apportionment, which is trying valiantly to unify the whole street development of the city. Owing to the powerlessness of the city to control private subdivisions, it is most difficult to work out an ideal general plan for the five boroughs. Attempts are being made to study this problem in a scientific way, particularly in the Borough of Manhattan, but this work receives very little support from the public, on account of a lack of understanding of its great advantages.

The transit problem is at present much before the public. We already have in our street cars, elevated railroads and subways an interesting and earnest attempt to solve this problem; the new routes now being laid out will do a great deal more toward rounding out the transit system of New York. A great deal remains to be done, however, and this can be done only

when the general public awakes to a realization of the importance of the subject.

In its dock development New York is very fortunate. In Manhattan, in particular, the city owns nearly ninety per cent of the waterfront, and can thereby control its future development. It is greatly to be regretted that it does not have a similar control over the waterfront in the other boroughs. It has in the privately owned Bush Terminal in Brooklyn the best example in America of a scientifically developed port scheme. The efficient and economical relation here between the piers, the sheds, the factories and the dwellings with their intercommunicating railways and sidings are most worthy of careful study. The present dock commissioner, Honorable Calvin Tomkins, has presented many good schemes for the scientific use and development of the city's waterfront. No unsupported public official, however, can carry through such plans.

The railways are continually making progress in the solution of the problem of the transportation of goods into and out of the city and between different parts of the city, but they are greatly hampered by lack of understanding and coöperation on the part of the general public and thereby of the city. There is an enormous amount of time, energy and money wasted in New York by lack of adequate and scientifically placed and planned freight terminals and connections. The problems of what to do with the lower west side of Manhattan and how to take care of the new industrial development in the Bronx are problems of vital importance affecting the whole question of the high cost of living, yet little is done to help bring about a solution.

In the transportation of people in and out of the city by the railways we have another great and important problem, one on which an enormous amount of money has recently been spent by roads like the New York Central and the Pennsylvania; yet in the latter case in particular the city has done practically nothing to coöperate. Again, public understanding and coöperation are of the greatest importance.

In housing there has grown up in New York city a set of conditions practically unique; the five and six-story tenement

covering seventy per cent of a lot one hundred feet deep is almost exclusively a New York problem. Many attempts have been made to solve this, most important of which was the work of the tenement-house committee, resulting in the tenement-house law adopted about ten years ago. This law, while far from ideal, was a splendid achievement under the conditions then existing and it has vastly bettered conditions. On the island of Manhattan, further improvement of housing conditions is extremely difficult; already there are large sections of the Bronx and Brooklyn to which the same statement applies; attention should be concentrated on the areas as yet uncongested. A popular appreciation of the evils of congestion is of the greatest importance. Once the matter is understood it will be much easier to bring the public to coöperate in demanding a solution of the housing problem by scattering the dwellings of the people over a larger area with a correspondingly decreased density per acre. Obviously people must live within easy walking distance of their work or else the means of transit between the places where they work and those where they live must be quick, cheap, safe and comfortable. As transit is fast reaching its efficient limit, it remains to concentrate on bringing the work out to the people; this means offering inducements in the way of good waterfront and freight-handling facilities in the outlying districts. A general provision of such facilities can be secured only by an intelligent and general popular demand.

Together with this problem of housing comes that of markets, schools, libraries, gymnasiums and baths. Popular interest and demand has brought about a wise and fairly adequate disposition of schools and libraries; the public has not yet awakened to the corresponding necessity for a proper distribution of markets, baths, and gymnasiums. A limited number of baths and gymnasiums exist in Manhattan; the other boroughs are suffering badly from the lack of them; only in the Bronx has the question of markets been agitated to any extent.

Civic centers as formally designed groups do not exist in New York. Within the last few years, however, the question of civic centers has been strongly agitated. This has resulted, in Manhattan, in the acceptance of a scheme for a civic center

about the present city hall. With a view to unifying the scheme, however, the location of the new municipal building is most unfortunate. An attempt to unify the present Brooklyn system about the Borough Hall is also a distinct step in advance; as is also the recent suggestion for a civic group in connection with the present Borough Hall in Richmond. In Columbia University, with its surrounding educational buildings, we have a real educational center. Aside from these groups, however, the gain in efficiency and beauty wherever civic buildings are grouped can be seen from many examples both in this country and abroad. It is desirable that the public should become acquainted with these facts so that they can demand results along these lines.

In the various features of water supply, sewage disposal, garbage and refuse collecting, and street cleaning, New York compares well with other cities, but except in the matter of water supply it has many possibilities of improvement. The public in general is indifferent. While this indifference remains, improvement is not likely to progress much more rapidly than it now does; and yet new problems are arising due to the very vastness of the undertakings in New York which imperatively demand radical changes, particularly in sewage disposal.

In the details of the architectural and landscape settings of the streets, parks, and open places, the city is making good progress, particularly in its street lighting and street signposts; but in the use of street trees, in the decorative handling of street signs, and in the use of other such accessories as letter boxes, hydrants, statues, public comfort stations, subway entrances, elevated structures and water-troughs there is much room for improvement. Here again popular demand is needed. In its bridges and approaches the city has been reasonably fortunate. The existence of the Municipal Art Commission has helped materially toward getting good results in all these public structures, but owing to lack of popular support the work of the commission has been far more difficult than it should be.

In methods of taxation and assessment with a view to carrying out public improvements New York city compares favorably with other communities both here and abroad. It is noteworthy

in this connection that a committee of the board of estimate and apportionment is considering the question of new sources of revenue for the city. The separating of assessments on land and on improvements, the annual or biennial re-assessment of property and the assessment of a betterment tax on the immediate abutters on new improvements are changes of great value to the city. The methods of taxation and the restrictions on the use of land in other cities, however, should be seriously considered here: such are the unearned-increment tax, excess-condemnation laws, zoning, districting, regulating the height and character of buildings.

Interest in city planning in general in New York has been of slow growth, particularly as compared with other cities of the country. The Pendleton commission appointed by the Mayor about ten years ago handed in an elaborate report dealing principally with the creation of new diagonal avenues in Manhattan and Brooklyn, the improvement of the bridge approaches, the designing of civic centers and the extension of the park system. Considering the state of the science of city-planning at that time, their reports compared very favorably with those of other cities. Very few of their suggestions have been carried into effect, however, because few of them were based on a scientific analysis of prevailing conditions. In other words, the modern business man, with his common-sense ideas of efficiency, found these plans to be impractical.

More recently, the Fifth Avenue Association in Manhattan and the Brooklyn city-planning committee have been conducting an active campaign toward civic improvement, particularly along the line of the "City Beautiful."

The Municipal Art Commission, founded and backed by the Municipal Art Society, has had a marked effect upon the standards of civic architecture. The Mayor's Congestion Commission of 1910 and 1911, for whose establishment the New York Congestion Committee may claim credit, has accomplished a great work in giving publicity to the economic and social evils occasioned by overcrowding in New York City; it has done much toward arousing the general public and the city officials to a feeling of social responsibility, particularly in civic matters.

As a result of all these movements there has been a growing demand of late for a city-planning commission for the whole of New York city, similar in functions and powers to those existing in other cities. Opposition on the part of the various borough presidents who have been afraid that the creation of such a commission would deprive them of some of their jealously guarded prerogatives has prevented this matter from coming to a head.

There is a vital need of such a commission; the problems which confront New York city are becoming more and more involved every day; each of the city departments is going ahead and trying to solve its individual problems as best it knows how. Even where a favorable disposition exists, it is extremely difficult for any one department to coöperate with the others; very few of the department heads have the time, money, or breadth of vision to attempt to solve their problems in relation to the needs of the city as a whole. The suggestions that are being propounded now by the dock department, admirable as they are in themselves, may be distinctly detrimental to the best interests of the city as a whole, in running counter to its needs from the standpoints of housing, recreation, transit or manufacturing. Plans now being proposed for transit improvement may run counter to the best interests of the city in its commercial, manufacturing and housing development. It is imperative to-day that a commission be appointed to correlate and unify all these different phases of the city's development. Such a commission should consist of men representing all that is best in breadth of vision, variety of point of view and practical common sense--men in whom the public can have confidence.

Such a commission will be secured in only one way, and that is by educating the public to the needs of city-planning in its broadest sense, and thus creating an irresistible demand for action. This education will come about only by the coöperation of all the civic, social, esthetic, legal, political and religious bodies of the city. It means that in all such associations, societies, clubs or other groups, active committees should be formed to work continuously, in season and out, to spread the propaganda of city planning. This can be done by circularizing,

lectures, exhibitions, and personal work. Each body may emphasize that phase of the general subject which more particularly affects its interests, but in every case the relation of this particular phase to all the other aspects of the subject should be kept constantly in mind.

City-planning as a subject is becoming of greater importance every year. Within a comparatively short time, it is going to be one of the most important questions before the public. It affects all sides of life. It affects vitally every man, woman and child. It is the part of far-sighted wisdom to take up the subject of city-planning with promptness and zeal.

HOUSING NEEDS[1]

LAWRENCE VEILLER

Director, New York Tenement House Committee

NEW YORK has devoted more effort to housing reform than any other city in America; notwithstanding this, its needs to-day are greater than those of any other American city. That is due to the magnitude of the problem; for New York has over 100,000 separate tenement houses, whereas in most American cities the tenement house is the exception rather than the rule. The outlook in the city is distinctly encouraging. The present-day tenement house, built under the existing law, is the best type of structure in the city of New York. In fact it is the only kind of building except theaters which has the safeguards that we have been taught to believe essential for the preservation of life, health and morality. The one-family house has not these safeguards, nor has the two-family house. The Asch building fire called attention forcibly to the fact that lofts, factories and office buildings lack these safeguards. The tenement house as built to-day comes nearest of any building to being properly protected, but it is still very inadequate in many particulars.

From the ideal point of view New York's greatest housing need is a thorough revision of the tenement-house law. That is a difficult thing to bring about. It would be advantageous if we could materially increase the minimum width of courts, not the inner court, 24 feet wide, but the narrower one, only six feet and six inches. Similarly, it is highly desirable to increase the size of the back yard to allow more light at the rear of the building; but it is practically impossible to do it by law. Unless we wait until the time is ripe, changes in the law are likely to mean not progress, but retrogression. The legislative game is a dangerous one.

[1] Read at the meeting of the Academy of Political Science, April 18, 1912.

The next need is the regulation of houses other than tenements. A dark inner bedroom in a two-family house is just as dangerous from the point of view of tuberculosis as one in a three or four-family house. The two-family houses which are building in the outskirts of our city are practically unregulated. They may have no yards, no windows, no toilet facilities and no running water; rooms may be as small as the builder wishes to make them, and absolutely dark; of all the safeguards thrown around the tenement dweller, none is provided in the two or one-family house. In many of our progressive western cities, on the other hand, the housing laws apply to the one and two-family houses, and the same requirement should be made in Greater New York. The great field of building operations of residence building is in Queens and in the Bronx. This is often forgotten by residents of Manhattan; actually more theaters than private residences were built in the borough of Manhattan last year. The far-sighted student, however, will look to the future of the outlying boroughs.

Much can be done in improving the enforcement of the tenement house law, by coöperation with the tenement-house department, which is doing admirable work. It is important to find out the facts and get at the view of the public official, to see the limitations under which he is working, and give him due credit for the good work he has done as well as to hold him responsible for poor work.

Another housing need is the education of tenants. The great mass of tenement-house dwellers in New York city need to be taught how to live. A large part of the housing evils in American cities are due to the people themselves, to their ignorance, their lack of leisure time and their undue hours of labor. These all make it easy to fall into bad habits of living. Similarly the landlords and builders ought to be educated. That is a much more difficult task than the education of tenants, and yet it is not a hopeless one. The height of buildings ought to be regulated, and especially the erection of high buildings ought to be checked in the outlying districts of the city. There are large stretches in Queens and Richmond and the Bronx, nothing more than farm land, amid which five and six-story

tenement houses are going up. That should be restricted by law. It is serious not only for tenants in the outlying districts, but even for the business sections of the city. People in general are beginning to realize that unregulated building is not a wise thing for them, for their investment or for the community.

New York is doing little about city-planning. Many of the housing evils in this city have been due to the lot 100 feet deep, no matter what its width. Yet we are cutting up farm land and acreage to-day and making it into lots 20 feet by 120 and 100 feet. That is happening all over America, and it is preparing trouble for future generations. It could all be obviated by a wise study of the possibilities of the small lot of shallow depth, and sometimes of narrow width.

As to room overcrowding, no city in America has ever done anything. Some persons believe that it affects this community more than any other evil, but we have no data to warrant any definite conclusion.

Notwithstanding all these needs New York is strongly to be commended for having done so much. She has done more in the last ten years in the cause of housing reform than any other city in the world has done in the same length of time, and more than any other American city is doing to-day.

THE PROTECTION OF FACTORY WORKERS[1]

GEORGE M. PRICE, M. D.

State Factory Investigating Commission

THE interpretation of the term "protection of factory workers" has undergone great changes since first the need of such protection became evident. It is interesting to trace the various stages in the evolution of this idea from its birth until the present time.

The first theoretical impulse was given by the epoch-making treatise of Rammazzini *On the Diseases of the Artizans*, published at the end of the seventeenth century and translated into English in 1705. In this book we first find a description of various diseases of occupations and a statement of the need for the protection of the worker from these diseases. Forty years later appeared the work of Dr. Pringle *On the Diseases of the Army*, followed in 1753 by Dr. Lind's *On the Means of Preserving the Health of the Seamen* and by Dr. Blane's *Observations on the Diseases of the Seamen*, published in 1785.

Almost simultaneously with the birth of the modern factory system in the latter part of the eighteenth century came philanthropic efforts to protect workers from the abuses of this system. The agitations of Hanway, Dr. Percival, Dr. Ferriar, and a host of others,—the forefathers of the present child-labor committees, so to speak, bore fruit in the enactment in 1802 of the first factory act protecting the health of children working in cotton factories. The history of the progress of labor legislation and of enactments for the protection of factory workers since 1802 is replete with interest, but cannot be discussed here. Beginning with the protection of pauper child-apprentices in cotton factories, protection has gradually been extended until it now comprehends various conditions of the life and labor of the whole working class.

[1] Read at the meeting of the Academy of Political Science, April 18, 1912.

It is interesting to analyze the protection of factory workers as it is found at present in civilized countries. The measures fall broadly into five classes which may be sub-divided as follows:

1. *The Worker*
   - (a) Age.
     Limitation, restriction and prohibition of child work.
   - (b) Sex.
     Limitation, restriction and prohibition of woman's work.
   - (c) Industrial education.
   - (d) Vocational guidance.
2. *Working Conditions*
   - (a) Wages.
   - (b) Hours of labor.
   - (c) Conditions of labor.
3. *The Workshop*
   - (a) Construction.
   - (b) Fire protection.
   - (c) Light and illumination.
   - (d) Ventilation.
   - (e) Sanitary care.
   - (f) Sanitary comforts.
4. *Dangers of Occupation*
   - (a) Safeguarding of machinery.
   - (b) Dusty trades.
   - (c) Industrial poisons, gases and fumes.
   - (d) Infectious materials and extra-hazardous labor.
5. *Social Protection*
   - (a) Right of labor organization.
   - (b) Housing of the working classes.
   - (c) Prevention of accident; accident insurance.
   - (d) Prevention of unemployment; unemployment insurance.
   - (e) Prevention of sickness; sickness insurance.
   - (f) Prevention of excessive industrial mortality; industrial mortality insurance.

The agencies for the protection of factory workers are many and various. These agencies rarely take in the whole range of the work, but limit themselves to one or more of the divisions of labor protection enumerated above. These several agencies can be classified as follows:

(1) Philanthropic organizations.
(2) Employers.
(3) Labor organizations.
(4) The state.
(5) The industry.

(1) The number of *philanthropic organizations* started from time to time with the purpose of agitating for the protection of factory workers is large. As already mentioned, the rise of the humanitarian spirit dates far back to the end of the seventeenth century. As a rule the specific phases of protection which philanthropic bodies take up are child labor and woman's work.

(2) As far as the protection of workers by *employers* themselves is concerned, since the time of Robert Owen there have been a large number of enlightened and liberal employers who have endeavored to introduce better conditions into their industrial establishments and to ameliorate the condition of the workers in their employ. In most cases this protection has been in the form of improved sanitary conditions of factories, and in certain limitations of hours of labor.

(3) The protection of factory workers by *labor organizations* has been mostly in the increase of wages and in the lessening of the hours of labor.

(4) The protection which factory workers receive from the *state* is usually a result, on the one hand, of the agitation of philanthropic bodies, and on the other hand, of the increasing demands of labor organizations, which are often endorsed by enlightened employers.

The forms of protection by the *state* are many and embody practically all the measures enumerated above. Much pressure must be brought upon legislative bodies and much agitation must be carried on before the state exerts its powers. The protection of factory workers depends naturally upon the definiteness and lucidity of the laws, and upon the creation of proper and intelligent organizations for enforcing them.

(5) The protection of the workers by the *industry* seems to be an ideal method, but is practical only when the components of the industry—the employers, the employes and the consuming public—are educated to a point where their interests may be mutually combined and protected by one another. This is really an intelligent coöperation of the three principal partners in an industry, and would afford the best protection for the employes and the industry, especially if such protection were conducted with the coöperation of the state.

I wish in no wise to belittle the efforts and the work of any institutions or organizations for the protection of factory workers, but it seems to me that the time has arrived when such protection is largely to be entrusted to the industry itself, working coöperatively with the other legitimate protective agencies.

My suggestions, therefore, to this end are:

To form a closer coöperation between the various agencies for the protection of workers, including a centralization and unification of philanthropic bodies and their coöperation with labor organizations and industrial societies.

To compel industrial employers to be responsible, in coöperation with the state, for the protection of their workers.

Such a general concentration of forces on the improvement of industrial conditions would inevitably result in a more progressive system of protection for workers than we now have.

THE EDUCATION OF MOTHERS AND THE SAVING OF BABIES[1]

PHILIP VAN INGEN, M. D.

Medical Director, New York Milk Committee

THE subject of infant mortality is too well known to you all to require many words from me. I wish merely to emphasize one or two facts which have a direct bearing on my subject. In a general way 25% of the deaths of children under one year of age belong to that class vaguely called "wasting diseases" by the English, or equally vaguely "congenital debility and malnutrition" in our country. To this latter group belong deaths which we ascribe to marasmus, prematurity, congenital debility, and so forth, thus clothing our ignorance in high-sounding terms. It is generally admitted that we can or ought to be able to prevent a large number of these deaths.

The keynote of modern medical and philanthropic effort is prevention. It is strange how slow we have been to apply preventive methods to the problem of infant mortality. Dispensaries and hospitals do a much-needed work, but comparatively speaking their preventive work is, or has been till lately, far from efficient.

The causes of infant mortality are many and varied. Practically all the great social questions of to-day have a direct relation to the problem, but in the last analysis the great underlying causes are poverty and ignorance. Poverty is a problem we always have. Its effect upon a baby's chance to live will perhaps always exist to a certain extent; but ignorance—and many things laid to poverty really should be laid in large part to ignorance—we can fight, prevent and cure.

In Greater New York during the last few years the idea of instruction has been coming more and more to the front, and it is my belief, and that of the New York Milk Committee, whom

[1] Read at the meeting of the Academy of Political Science, April 18, 1912.

I represent, that the instruction of the mother is our most valuable weapon in preventing the waste of baby lives. It is within the reach of all organizations or groups trying to better conditions in their localities.

The New York Milk Committee was one of a number of organizations to carry on last summer a vigorous campaign of education through milk stations. The keynote of the campaign was educational prevention of sickness through contact of mother and baby with nurse and physician. The necessity of maternal nursing was preached faithfully. Of 2,132 babies under observation between June 1st and September 15th, 32.4% were breast-fed throughout. For those already weaned, or for whom breast feeding was impossible, pure milk was provided—not already prepared for the baby, but whole milk. The mother was taught at her home by the nurse to prepare the milk herself according to the physician's orders. So important did we consider this instruction that milk was refused unless mothers attended consultations at the stations regularly and carried out instructions.

But though this work was a most valuable one, it was found when we tabulated our statistics that only about 2% of our babies were under two months of age, while about one-third of all baby deaths occur in the first month of life. We were still more impressed with the fact that to do our work we must get at those babies. I say still more, because we had already been working on these lines. Through the assistance of Dr. Hart of the Russell Sage Foundation we had been able to put one nurse on expectant mother work, and very soon had to add another.

The figures given for total deaths under one year in New York city for 1911 were 15,030, exclusive of still births. Still births totaled 6,378. In France statistics show that pregnancy lasts 20 days longer among women keeping moderately quiet during the latter months; that children of women carrying on tiring work weigh about 220 grams (about 6 ounces) less than those doing moderate work; that the children of women keeping moderately quiet during the last two or three months of pregnancy weigh 300 grams (about 9 ounces) more than the children of those who work up to the last minute. In other words, the babies have a better start in life.

In France the *Mutualité Maternelle*, which has spread all over the country, gives a small indemnity to pregnant women, allowing them to keep quiet during the last weeks of pregnancy and after labor, so that they can nurse their babies. In the Paris society in 1903, 12.8% of all pregnancies resulted in still births or miscarriages. In 1904 there were only 7.5%; in 1905, 6.7%; and in 1906, 4.5%.

In the summer of 1911 our nurses came into contact with nearly 1,000 expectant mothers. Five hundred of these have since been confined. Four of the babies were still born and there were three miscarriages. Eight babies died during the first month of life. In New York city about $\frac{1}{20}$ (or 4.7%) of all pregnancies were reported as ending in still birth. Early miscarriages in all probability would not be included in these figures, as they would not be reported. Among our 500 cases, counting both still births and miscarriages, the figure is 1.4%. Roughly speaking, 41.3 per thousand babies born in New York city died under one month of age; among our babies, 16 per thousand.

The plan already being carried out, and very shortly to be greatly extended, is as follows: A nurse specially trained for her work is detailed to a definite district. Through coöperation with milk stations, dispensaries, and various social organizations, she gets into touch with expectant mothers. The effort is made to do so as early in pregnancy as possible. The family conditions are estimated by one or more visits to the home. The advice given is not cut-and-dried, but is adapted to the individual needs and possibilities in the case. If it is a first baby, the mother is urged to go to a physician or hospital for examination at once. She is told to keep herself in the best physical condition, is advised what to eat and what not to eat; is urged to avoid hard work as far as possible during late pregnancy. She is taught the necessity for the baby, and the saving to herself, of nursing it. She is told how to prepare clothing for the baby. She is urged not to intrust herself to an ignorant midwife, but to go to a physician or hospital. She is helped to secure this attention by information and advice. She is seen by the nurse every week or ten days before confine-

ment—oftener if necessary; and afterward mother and baby are kept under observation for a month, by which time it is hoped they will be able to come under the care of a physician or milk station.

This is a brief outline but should indicate the lines along which organizations doing neighborhood or settlement work, visiting nurses' associations, churches, general charitable organizations and milk stations can work to prevent the waste of infant lives and the misery and sorrow going therewith.

Mr. Alderman Broadbent of Huddersfield, who, when he was mayor, was able in a single year to reduce greatly the infant mortality of his city by offering to every baby born in his term of office one pound in gold on its first birthday, says: "In motherhood, properly instructed and respected, there is a potentiality of health and well-being for future generations beyond the dreams of the most enthusiastic sanitarian."

This is an effort, not only to save baby lives, but to make babies stronger and healthier from the very start, to make them still more worth saving. It should therefore appeal to the eugenist as well as to those who consider the waste of life a scandal in any community.

THE PROTECTION AND DISTRIBUTION OF IMMIGRANTS

KATE HOLLADAY CLAGHORN

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THE most urgent social needs of New York city, of whatever kind, are closely bound up with the city's immigrant population. This port receives over two-thirds of the total immigration to the country each year, and this number makes its presence felt, either in transit to a final destination out of the city, or through residence, temporary or permanent, in the city.

The mass of the incoming immigrants are poor, illiterate, ignorant of the country and its ways, and afraid of new ventures. Under the contract-labor law, moreover, they cannot secure themselves by definite offers of work which might induce many of them to pass at once through the city to the interior.

In consequence large numbers of the new immigrants linger in the city, for the immediate practical advantages they gain. This city, in particular, both because of and in spite of its crowded population, is the great labor market for the unskilled, and here the newly arrived immigrant finds, as he does not in smaller towns, others of his own kind, who speak his language and know his ways, while they have also become used to the ways of the new country, and are able to give him the first lessons he needs in order to gain a foothold.

Against the immediate material advantages to the immigrant of this lingering in the city, however, must be set the social and moral disadvantages to the immigrant himself, and to the city he is overfilling. A great influx of poor people into a restricted area means bad housing—overcrowding, lack of light and ventilation, lack of privacy, and difficult sanitation—conditions which make strongly toward physical and moral degeneracy. Conditions of labor, though temporarily favorable, are not permanently so. Though employment is easily gained in the big

labor market, the work offered is of a low grade and is likely to be periodic or temporary, while the wages are low. This tends to keep the immigrant a shifting, underpaid laborer, unable to maintain a decent, permanent home.

Moreover, the big foreign colony of a city, while affording a welcome refuge for the new immigrant, has its own evil influences to throw about him. In the colony swarm sharpers of every description, who make their living entirely at the expense of their inexperienced and poverty-stricken countrymen. They meet him at the very port of entry, and begin the fleecing process by outrageous charges for transportation, expressage and hotel accommodations. Then come extravagant charges for procuring the immediate job on which his life depends. Then "bankers" come to the front, ready to absorb the little savings as they begin to accumulate, and convert to their own use what was meant for the helpless family at home, or for the starting of the little business which would give comparative independence. And so on,—the list is endless.

As a result of all these conditions, is it any wonder that the city has to struggle under a considerable burden of foreign dependence and delinquency?

For many years, private agencies have been at work to obviate some of these evils—to protect the immigrant from extortion on his first arrival, to find him employment, and if possible to get him out of the city. Different religious bodies and organizations representing different nationalities have maintained immigrant homes and employment agencies near the landing station, and have had accredited agents at the station to protect helpless newcomers. Some of these societies in their turn having developed abuses of their own have been suppressed by the immigration authorities, and others have taken their place.

With the beginning of the great influx of Hebrews, some twenty years ago, special work in their behalf was started by Jewish philanthropists, and with the coming of the Italians, means of protection and aid were provided especially for them. The most notable large undertaking for the benefit of Hebrew immigrants is that supported by the Baron de Hirsch

Fund, and an especially interesting feature of this work has been that of inducing emigration from the crowded cities to agricultural districts. It must be confessed that no large diminution of city crowding has been made by these efforts; for, according to information gathered in 1909 by the Jewish Agricultural and Industrial Aid Society, which carries on the agricultural work of the Baron de Hirsch Fund, there were only about 15,000 Hebrews in rural communities all over the United States. The number of farms worked by Hebrews was said to be 2,701, and the number of farmers was 3,040. This society, realizing that attempts to colonize a non-agricultural people on cheap unimproved land cannot be expected to succeed, has recently made provision for instruction in farming on an experimental farm established in Long Island. This is in addition to the well-known farm schools in New Jersey and Pennsylvania.

As far as the experiment in agricultural transplantation has gone with the Hebrew, it has been found to have a beneficial effect. There has been an especial improvement in physical health, and the ownership of land has developed independence, self-reliance and self-respect.

A more promising avenue of distribution of Hebrew immigrants, as far as numbers is concerned, is that along industrial rather than agricultural lines. The Industrial Removal Office has been engaged for the past eleven years in finding homes and employment outside of New York city for Hebrew immigrants and their families, mainly in industrial pursuits. During that period they have established 58,415 persons (of whom about 30,000 were wage-earners) in 1,388 cities and towns, 53,704 of the number being sent out by the New York office, and 4,711 by the Philadelphia and Boston branches. Of those sent out from New York, 31,638, or nearly 60%, went to the central states, 14% found homes in the Middle Atlantic, 13% in the western and 10% in the southern states.

The report of this society observes that the work of removal is difficult, owing to "the prejudice and timidity of our applicants regarding the unknown lands to which they were contemplating removing." Even with outside aid it takes the immigrant some time to make up his mind to move, as is seen from

the statement in the report that of the persons removed in 1911 over three-quarters had been in New York over three years. It is interesting to note that 21 % of the wage-earners distributed in ten years of activity followed the needle trades, and 30 % had no definite trade. This last group included peddlers. It is also interesting to find that less than 2 % of the removals made have turned out to be unsatisfactory or are still doubtful. Nearly all of the persons removed have remained and succeeded in the places to which they were originally sent.

An organization covering the field of immediate protection for arriving Jewish immigrants is the Hebrew Sheltering and Immigrant Aid Society. This society proposes to "keep track of each and every Jewish immigrant passing through the port of New York"—not only to see that they reach their destination in safety, but to look after their further welfare by way of helping to secure employment and discouraging settlement in congested cities. This society has found it comparatively easy to follow up the Jewish immigrants whose destination is outside of New York, and reports that "immigrants in the interior are all self-supporting, are eager to learn English, and bring even their babies to the kindergarten." But much more difficulty has been experienced in keeping in touch with the large mass who settle down in the city, either temporarily or permanently.

A strong organization, the Society for Italian Immigrants, enjoying a subvention from the Italian government in addition to a private subscription list, does a similar work for Italian immigrants. This society meets Italian immigrants at the pier, gives escort service and shelter, finds employment, looks after the transmission of money, and in short, takes the place of "next friend" to the newcomer in whatever way he needs it. During the year 1911, nearly 24,000 emigrants and immigrants were escorted, nearly 18,000 were lodged at the home of the society, and over $28,000 of the immigrants' money was cared for or transmitted.

This society has furthermore taken a hand in the very necessary task of educating the illiterate immigrant. Under its auspices, the first schools in labor camps were started for instruction in English, and these schools have afforded not only

this necessary first step to good citizenship, but a useful social diversion to lonely men shut up in the unnatural surroundings of a temporary camp.

Of especial interest are the society's efforts to procure work for Italian immigrants and to assist in the process of distribution. This society is now the principal non-commercial employment exchange for Italians, having recently taken over the work of a labor bureau for Italians formerly under the auspices of the Italian government.

During the past year 3,493 immigrants applied for work at the society's bureau, and requests for 1,425 laborers were made, but only 528 laborers were actually placed. A light not only upon this misfit, but upon the whole question of the agricultural distribution of immigrants is thrown by the statement in the report for 1912 that

> requests for Italian farm hands are persistent, but not of the kind any capable or intelligent Italian farm hand would accept. Wages and conditions offered are, as a rule, below any passable living standard, and the Italian farmer has grown to understand that unless a contract or a clear statement is offered him, he is often deprived of his legitimate earnings or taken advantage of in some way.

Other societies and individuals in the past have made efforts to transplant Italians to agricultural regions, but the net result of this work in numbers of persons settled is not large. Of all the Italian working men now in the country only a little over 6% are engaged in agricultural pursuits, although it is estimated that over 60% come from rural districts of Italy, where practically all were farmers or farm laborers. Throughout the country, however, are found agricultural settlements of Italians, many of them started by outside aid, ranging from groups of two or three households to three hundred and fifty households, which are prospering, and which serve as nuclei for further accretions.

A society calling itself the North American Civic League for Immigrants was started in 1908 with the ambitious purpose of looking after all the immigrants throughout the country, and of "doing all things which will result in making immigrants into efficient Americans." Its program includes protection,

education, distribution and assimilation, and is to be carried out by correlating the work of all agencies now busy among immigrants, rather than by doing direct work of its own.

In New York, the league has organized an immigrant guide and transfer system, has assisted in bringing immigrant children to the schools, has conducted investigations, and has made a survey of the New York laws affecting immigrants, with a view to the enforcement, repeal and amendment of such laws. It is difficult, however, to measure the actual accomplishment of this league in any very definite way, as its reports are more largely taken up with the evils to be combated than with results of the combat.

It must be plain after even so incomplete a sketch as the present that private organizations are not by any means covering the field of protection and distribution, though their activities are most creditable in view of the restricted means at their disposal.

It would seem that governmental bodies, with their greater resources and their more comprehensive powers of control, must be invoked to attain the greater accomplishment desired. This has recently been done by the creation in 1910 of a new bureau of industries and immigration in the state department of labor, to carry on for New York state the same big tasks with which the private organizations have been struggling. Unfortunately, the report of its first year's work seems to show a smaller record of accomplishment than the same year's work of the stronger private bodies.

One reason is obvious. Although the bureau has had laid upon it a multiplicity of mandatory duties, it was given, as its first year's appropriation, less than $10,000, an amount less than one-third of the annual income of the Society for Italian Immigrants. Another reason is that too small a proportion of the bureau's work is directly administrative, and too much of its time has been taken up with investigations which served mainly to reveal conditions of abuse already familiar, and with scattering tasks of unofficial coöperation, the results of which cannot be seen or measured.

This bureau has succeeded, however, in securing greater

safety for immigrants' savings through the better regulation of immigrant banks, has brought under state control the employment agencies dealing chiefly with aliens, has registered and inspected homes and philanthropic organizations which distribute aliens, and has secured the passage of an immigrant lodging-place law, which is applicable to labor camps and will assist in reducing the evils which flourish in such communities.

The federal government itself has taken a hand in the general work through its newly-created division of information in the bureau of immigration. This division attempts to provide the entering immigrant with reliable information as to the country and its resources, which will help him to find his way to the interior of the country and secure employment. The division was organized under the Immigration Law of 1907, and has done a creditable amount of work since that time. In 1911, over 30,000 applicants received information for themselves and others, representing perhaps over 100,000 people helped by the division. Of the applicants for that year, 1,293 were Hebrews, and only 624 were Italians, while 1,629 were Danes, 1,568 Norwegians, 1,882 Swedes, 5,148 Germans and 5,211 Poles—the latter all peoples who naturally take to agriculture, and all, except the Poles, of the early immigration. During the year this division actually distributed 5,176 immigrants, of whom 1,127 were Germans and 1,044 were Poles. Only 51 Hebrews and 51 Italians were placed by this means.

It seems that even government bodies are not accomplishing a great deal in comparison with the mass of immigrants to be dealt with. What may be suggested as a more adequate means for meeting the situation than those now being employed?

Perhaps the surest method is a drastic restriction of immigration, so that we shall not be swamped by an ever-rising flood, while endeavoring to cope with the numbers already here. In the past the problem seemed simpler. It was thought that with an adequate entrance test, excluding undesirable immigrants, and with the great demand for unskilled labor caused by our developing industries, the immigrant once admitted could shift for himself, with no further damage to himself or the community than slight incidental disturbances arising in the course of adjustment.

We have come to see that adjustment is no such simple matter. The administration of entrance tests is a more or less wholesale affair, and is the work of a day or an hour or a minute, perhaps, for each immigrant. The work of protection and distribution after the immigrant arrives, on the other hand, must be intensive and individual; it must extend over periods of months or years.

If we cannot have restriction to help us catch up with our work, a measure of help to New York would be the diversion of immigration by government regulation of some sort, to other ports, nearer to the sparsely settled territory where immigrants are desired. In default of federal aid along this line, the state and the city may help by taking measures to distribute industries as well as laborers. It has been shown that the great attraction of the city to the immigrant is the opportunity for employment it offers. New York is not only a great trading center, it is also one of the greatest factory cities in the world, and the removal of a considerable proportion of the factories from crowded centers to suburban districts, through discriminating taxation or otherwise, would mean an automatic dispersion of our foreign working population. Other means are the improvements in transportation and housing that we need for our population at large, and finally, of course, a continued development of the agencies already at work, both public and private.

CHARITABLE RELIEF

W. FRANK PERSONS

Superintendent, Charity Organization Society of the City of New York

TO all thoughtful persons the term "charitable relief" signifies more than assistance in the form of monetary aid. It comprehends also the great variety of services, material and other, which are bestowed upon needy persons by individuals and by the rapidly increasing number of agencies now doing practical, personal work in the homes of the poor.

The next step to be taken in the administration of charitable relief, as thus defined, is in the direction of securing unity and efficiency in such social service. This conclusion becomes obvious upon a study of the present situation and the prevailing tendencies in charitable endeavor.

There are more than a thousand private institutions and societies in New York city offering charitable relief to the poor. During the past five years there has been a remarkable extension and diversification of the help available for the destitute and suffering, especially in the sphere of public medical service. About twenty social-service departments of hospitals and dispensaries have been established. It is their purpose to put physicians in touch with home conditions, to relate patients to other agencies whose services may be needed, and to enable discharged patients to re-establish themselves permanently in the industrial world without the extraordinary strain which too often occurs.

There is now complete sanitary supervision of tuberculosis. Hundreds of nurses are visiting the homes of those patients who do not employ private physicians. These nurses do not, and cannot, ignore factors affecting the health and welfare of other members of such families as well as of the patients themselves.

There are hundreds of visiting school nurses. Each one realizes that the child's physical defect, which it is her business to have corrected, is frequently a symptom of unfavorable home

conditions. These may require not only her attention but the services of one or of several special agencies to assure the continuing health of the child.

The teacher nurses and milk-station nurses, who in growing numbers are rendering increasingly valuable services in the homes of the poor, cannot succeed in their work as they wish to do without full knowledge of the needs and resources of each of the families with which they deal.

There is certain to be a further extension of social service in connection with medical relief. This is but another way of saying that there is certain to be a wider and deeper appreciation of the necessity of considering and treating the needs of the whole family, even when the illness of one member seems to require special attention.

This reference to the development taking place in the work of medical agencies is but an illustration of the growing consciousness, spreading widely throughout the community, that the real relief of need, in most instances, means the treatment of a family problem. The whole family must be considered with respect to the conditions, needs and possibilities of each of its members. The treatment of the whole problem thus presented must be continued until self-dependence becomes possible and assured, or until some form of continuing assistance is provided. Otherwise results worth while will not be attained.

In striving to attain such results, which are the only results worthy the ideals of present-day charitable relief, the agencies concerned are delving deeper into the essential facts of their cases, making broader plans, holding more persistently to their purposes, keeping more useful records and developing a more coöperative spirit. They are drawing closer together in their work with particular families. They are uniting to attack, in accord with a common plan, the problems there presented.

It is generally conceded that this working together is mutually helpful and that it makes for efficiency and economy. That it occurs too infrequently is due largely to the fact that there is no common, ready and certain means of information as to all that is being done for any particular family.

It seems clear, therefore, that the next step to be taken in

the organization of charitable relief in this city is to find the means and the method by which such information may be made quickly available upon inquiry—or even without inquiry. It is entirely practicable, by a simple device, to enable each of the various agencies whose work may at any time be focused upon the same family to share in the knowledge, experience and plans of the others. The instrument which may be employed for this purpose is the Confidential Exchange of Information, for which there is now in this city a most pressing need.

The Confidential Exchange of Information will become a central bureau of registration of the names and addresses of all the families under care of those agencies which make use of it. For each of these families there will be a card on which will be written also the names of all the agencies who are, or have been in touch with the family and who have records or available knowledge concerning it. No other information will be recorded save that which is necessary to assure identification—as, for instance, the names and ages of children, and the ages and occupations of other members of the family.

It is perhaps desirable to emphasize the confidential character of such an exchange of information. The number of names registered in New York city would in a short time become very large. A consolidation of the present registration bureaus of the Charity Organization Society, the Association for Improving the Condition of the Poor and the United Hebrew Charities would afford an initial registration of nearly three hundred thousand names. Any one name would be absolutely lost in such a vast number and would come to the attention only of those interested persons who might make inquiry concerning the family. Although personal interests and feelings would thus be carefully protected, the mass of registration itself would afford many social data of value in determining the character, prevalence and causes of need, and in planning further preventive and constructive effort. The extent to which studies for such purposes could be carried would be limited only by the time and money available to keep the necessary records. The exchange would thus become the means of a general public service. Its immediate purpose, however, and its greatest value

would be in the every-day work of the administration of charitable relief.

Any society or interested individual about to investigate the needs of a family or to give assistance should first of all make inquiry of the Confidential Exchange either by letter or by telephone, preferably the latter. Instantly the names of all other agencies already acquainted with the family would become known. The exchange would, in turn, at once notify each of these agencies of the new inquiry. Its responsibility would then end, and it would lie with the agencies concerned to confer, to share their information and their plans, and to make such new plans as the occasion might require.

The Confidential Exchange, as thus conducted, will safeguard the privacy of the families whose names are registered, by avoiding duplication of investigation. A family under the continuing and sufficient care of one organization will be protected against the undesirable and unintentional invasion of its home by another society. In instances where coöperation is desirable the use of the exchange will afford opportunity for effective team work by the various agencies whose services are required.

There need be no unconscious interference by one society or individual with the success of plans carefully made and worked out by someone else, as now frequently occurs. The families themselves may be saved from the confusion and distraction of the conflicting plans of agencies not in coöperation. The various agencies in the community will surely profit by a saving of time, effort and money, by interchange of experiences and by closer relationships.

The essential purpose and most valuable service of the Confidential Exchange, however, will be in promoting coöperation and in stimulating thereby the development of thorough-going case treatment. Concerted and effective action, as early in the history of the family's need as possible, will result in rehabilitation of family life in a larger proportion of cases. This is the basis of our hope for the reduction of the number of persons in poverty, and for the development of preventive measures to eradicate many of the causes which now bring the poor into distress.

SOCIAL WORK OF THE NEW YORK SCHOOLS[1]

JOHN MARTIN

Member Board of Education, New York City

WITH all modesty it may be asserted that New York city continues to lead the continent, and probably the world, in the social use of the buildings, grounds, and staff of the school system. So extensive are the activities of the board of education outside of purely educational work, so generous is the expenditure on recreation, music, dancing, concerts, lectures and the like, that few citizens, even in New York itself, realize what a wide and well-managed social work is conducted regularly in the school buildings at public expense. Not infrequently, when some smaller city imitates one or two of New York's multiform and well-established school activities, —recreation centers, evening lectures for adults, mixed dances or the like—the experiment is proclaimed throughout the land as a brand-new, daringly original feat, a signal discovery of a socialist mayor or of a wonderfully efficient commission government.

In the winter season just closed the recreation centers of Greater New York have been attended nightly, six times a week, from October to May, by over 17,500 people. Some 650 clubs —athletic, literary, social, musical, civic, dramatic, dancing and parental—each with its regular organization, have found in these centers a comfortable home, teachers to advise and help, and facilities of all sorts. Boys and girls have played parlor games, practised gymastics under trained instructors, and competed for basket-ball trophies. Those of a more intellectual turn have attended literary clubs, where readings, recitations, essays and debates on current topics have filled the evening.

[1] Expanded from remarks made in discussion at the meeting of The Academy of Political Science, April 18, 1912. Reprinted by permission from *The Survey* of May 18th, 1912.

Forty-one centers included classes in vocal and instrumental music in which forty or fifty youths and maidens, under the guidance of a competent pianist, have sung such old and popular airs as "Way Down Upon the Suwanee River" and "The Star-spangled Banner." Often, to vary the proceedings, some budding Caruso or Sembrich would come forward with characteristic musicianly diffidence to warble a solo. On other evenings a cornet or a violin in skilled hands would make the rafters ring. A few years of such training will doubtless make the citizens of New York as musical as those of any German city and will open new avenues of enjoyment to thousands.

While social workers have been lamenting the vicious influence of dancing halls, the board of education has deprived these resorts of many prospective customers by conducting, at fifteen centers, mixed dancing classes under proper chaperonage. The board furnished piano music and often the clubs themselves added to the gaiety by bringing cornets and violins. Good music with jolly and modest dances was encouraged. Little effort was necessary to bar the grizzly bear, the turkey trot and other indecencies which have invaded high society.

Boy Scouts have held regular meetings for drill and organization under the patronage of the board of education, to which no scheme for the physical or moral uplift of youngsters or their parents seems to come amiss. Still looking for new ways to be of service, the board recently granted the use of a school building to a special committee which has undertaken to organize neighborhood activities and to correlate the lectures, the people's forums, the musical evenings, the clubs and the classes. It expects to demonstrate how neighbors of all ages and tastes may be accommodated in the school building to still further advantage.

Under the will of the late Joseph Pulitzer money was left to supply concerts of the highest quality, free of charge, to the masses. The board of education gladly coöperated by granting the use of the assembly halls and organs in the high schools. Consequently a series of orchestral and vocal performances, not unfit to be classed with the Philharmonic concerts, has been given in many sections of the city to very large audiences.

Even the moving-picture theaters have not gone unchallenged. In coöperation with a committee of the People's Institute, a series of educational moving-picture exhibitions was shown to great crowds of spectators. Though the somewhat overzealous interference of the fire department, which objected to the form of protection provided for the lanterns, stopped this work temporarily, no doubt it will be resumed. After a trial of Sunday evening concerts and lectures under the management of a voluntary committee, the free use of some high-school assembly halls was recently granted for two series of meetings, which promise to be as useful to the non-church-goers as the gatherings which have made Cooper Union famous. A new departure has been made by allowing a collection to be taken toward defraying expenses. This clears the audience of the sense of being pauperized, and, by reducing the cost of the performances, renders extension of the work more easy.

Apart from the recreation centers the public lecture system continues to flourish. About a million adults have attended the illustrated lectures in science, civics, history, travel, music, art and literature. All were given by competent lecturers, who were bound to hold their audiences by the interest and force of their remarks, since, unlike college students, the listeners were free to show their displeasure with poor work by quietly withdrawing or by staying away.

Funds have been provided for continuing, though not for enlarging, during the coming summer, the social activities in the vacation, evening, roof and open-air playgrounds for children and mothers and babies, which last year were conspicuously successful and extensive. In 1911 no fewer than 832 teachers were employed in aiding 125,500 daily visitors at these various play centers to amuse themselves rationally and healthfully—a regiment of school soldiers of the common good which no other city could duplicate. Swings, seesaws, and other apparatus were so vigorously used that it is doubtful whether they will last through another season. Mothers and babies sought the quiet and shade of their special playgrounds. On the roof playgrounds bands of musicians played for promenaders and girl dancers. Gymnasts, baseball and basket-ball players and

folk dancers practised for tournaments or simply played for the fun of playing. Nobody can measure the good which the 248 playgrounds did for the hundreds of thousands who made up the aggregate attendance of 5,955,160.

Altogether, the tale of the social uses of the New York schools is encouraging and creditable. Much remains to be done, which the board of education is eager to do as soon as the keepers of Father Knickerbocker's purse will permit; but enough has been accomplished to prove the beneficence and wisdom of utilizing to the full the buildings, the organization and the teaching skill of the school system for social enjoyment and elevation.

COÖPERATION OF THE CHURCHES IN HOUSING REFORM [1]

JAMES JENKINS, JR.

Director of the Department of Social Betterment, Brooklyn Bureau of Charities

FROM our experience on the Tenement House Committee I believe that social workers have not sufficiently appreciated the importance of connecting the churches with various social movements. I will refer briefly to a campaign in Brooklyn. The Tenement House Committee took up a specific piece of work, the elimination of the dark room, realizing that it was a source of immorality and disease. We secured the coöperation of the churches, giving each church a specific district. In each district they were to see if the tenements had dark rooms, if so to report them, also to follow up these cases and see that the city department did its work. The result was that forty thousand dark rooms were eliminated in Brooklyn. I think that the reason the churches have not been more active in social work is because they do not generally understand what they are to do. Our experience showed that if the work was explained to them exactly they would go ahead and do it.

We are going to take up the sanitary conditions next, and we wish again to have the churches' help. In this case they will be given certain districts and will be asked to do the same kind of work that they did before. The Brooklyn Men and Religion Movement suggested that there should be a committee in each church, made up of a lawyer, a doctor and a business man, to consider all legislative measures and act immediately in supporting or opposing them. The favorable progress of tenement legislation during the past year was largely due to its consistent backing in New York.

As a forward step in housing reform, would it not be a good plan to form tenants' guilds of the people in a group of tene-

[1] Discussion at the meeting of the Academy of Political Science, April 18, 1912.

ments, a block or a street or a small section of a district, and try to interest the people to keep their houses in as good condition as possible; also to teach them to use the various safety devices?

I wish to endorse heartily the suggestion made by Mr. Veiller for the regulation of two-family houses. Many of these houses have as bad conditions in the way of dark rooms and bad plumbing as the worst tenements. We are told that room-overcrowding is unhealthy and increases immorality, but we have never had a competent investigation to show the exact results of this congestion. This investigation could be best made by night inspection. This inspection would be difficult but it could be accomplished and it would give us the real facts about room-overcrowding.

RELIGIOUS ORGANIZATIONS AND SOCIAL WORK

ADDRESSES AT THE DINNER OF THE ACADEMY OF POLITICAL SCIENCE, THURSDAY EVENING, APRIL 18, 1912

PRESIDENT LINDSAY: The subject for this evening's discussion is "Religious Organizations and Social Work." Religious organizations from the beginning have been engaged in social work, and social workers are necessarily engaged in religious work. That is a fundamental point to keep in mind in a discussion like this. Monsignor Mooney, the personal representative of Cardinal Farley, will open our discussion.

MONSIGNOR MOONEY: As the chairman has stated, my part in this evening's proceedings is to represent Cardinal Farley, who is necessarily absent. If he were here, he would be pleased to signify his appreciation of the courtesy of the Academy in extending the kind invitation to him to be their guest, as well as his accord with the general purposes and aims of the Academy. This is what he charged me to say and I only regret that he himself is not here to say it, for in that case, it is needless to remark, it would be much better said.

Speaking then solely for myself, I would aver that the religious body to which I belong believes that she will attain success in social work by coöperating with that intelligent and broad-minded public with whose views upon the ethical side of social questions she in general agrees. This is the stand which she is willing and ready to take. To the church it is most gratifying to feel that on this platform she can come to agreement with men of good-will, and men who are sincere in their desire for the right. Yet she does not forget that her primary end in the world is not really the solution of the social problems as they arise from time to time. She maintains that she has a special mission to fulfil at all times and that to carry out that mission is the reason of her existence. That mission indeed does not have regard primarily to social problems, yet the

church must help solve social problems, and she rejoices that in this work she is able to join hands with all men who seek the amelioration of the race, and especially men who seek to protect labor and throw around it all the safeguards demanded by eternal justice itself. She ever bears in mind the injunction given of old, which history itself has only made more evident, namely, that "justice exalteth a nation and evil maketh a nation wretched." Justice is called for particularly in the social conditions of life: the justice that teaches us our duties to our neighbor; the justice that teaches us where rightful competition ends and oppression begins; the justice that makes good to man the right to happiness, to comfort, to peace, to liberty. This is what the church has contended for, and she sincerely rejoices when she can join in any movement that looks toward the moral and social welfare of the people; for her conception of patriotism itself is a patriotism founded upon the principles of unchanging righteousness. It is only those laws which take into account the moral principles that she holds, which will, as she is convinced, conserve the true relation and proportion between matters of human and of divine import, between the temporal and the eternal. Only such principles, placing the well-being of humanity in connection with an eternity, can offer a beneficent and permanent solution to social problems.

Again speaking for him whom I represent, I desire to repeat his personal appreciation of the honor that has been extended to him by the Academy, and to express his sense of gratification in the existence in this community of a body such as this Academy, whose principles and whose activities make it not only possible, but most agreeable for him and for the church that he represents, to stand with them in their devotion to those principles and in their practical application of them to the uplifting of society.

PRESIDENT LINDSAY: The great church, numbering its adherents by the millions, which the last speaker has just represented, is perhaps no more numerous than the great body of persons interested in religious work, although not members of any one church, which is represented by the next speaker,

Bishop Hendrix of Kansas City, President of the Federal Council of the Churches of Christ in America.

BISHOP HENDRIX: It is a great delight to live in these days when our differences are being forgotten in the consciousness of our agreements. Whatever differences exist in a general way between religious bodies of different names to-day, our teamwork for the race is making us more and more unmindful of the differences and more and more delightfully conscious of the points of agreement.

When our fathers were just finishing their work of framing the constitution of our country, Edward Gibbon was completing his *Decline and Fall of the Roman Empire*. His work was to prove an object-lesson for all people, and for none more than for that greatest nation of modern times, the United States. What smote Rome to its fall? Carnal impurity and covetousness. Are we in no danger in our own land from these two evils which have smitten to the death every nation that has ever fallen? I crave for my land that every child be born in wedlock and physically fit to live: that it have the opportunities of elementary education; that it be saved from the dwarfing and degrading influence of child labor; that it have the sanctities of a home, and not the corrupting influences of a one-room tenement; that it have religious training and religious opportunity so that its moral nature shall be instructed and taught along these essential lines. I lift up my voice to-night for the protection of the youth of our land against all corruption, and I crave greater vigor on the part of the pulpit. Let us strengthen and upbuild our youth, let us cry out with fierceness against all wrong-doing until we shall hear an awakened conscience cry, "Abhor that which is evil; cleave to that which is good." Then we shall establish and protect our youth and make possible that blessed eugenics that is to bless the nations all round the world.

PRESIDENT LINDSAY: I am in doubt whether to present the next speaker as a great religious teacher, a representative of a great church organization, or a civic leader renowned for his service in public life—Rabbi Hirsch, of Chicago.

RABBI HIRSCH: If anybody has the right to claim fellowship with a movement like this, it is the religious community of which I happen to be the representative to-night; for if one accent is struck more strongly than another by the religious proclamation held to be true by this community, it is the cry for justice. We of the liberal interpretation of the ancient Biblical literature have good ground for holding that this was the new note sounded by the ancient Hebrew prophets. They were teachers, not so much of a new theology as of a new social conscience, and what stirred their wrath was not in reality the idol-worship, but those vices and those forms of social exploitation that had received their sanction in the name of the foreign deities worshipped in the Holy Land. Justice is the note struck in the warnings, admonitions and teachings of the ancient seers of Israel; it runs through the whole of Israel's consciousness, this cry for justice, a cry most pathetic if it be remembered that they who believed in the ultimate triumph of justice were held for many a century the victims of injustice. To-day in the synagogue, wherever this is understood, the pulpit is vocal with the thunder of Sinai, because it pleads for justice and condemns injustice of whatever kind.

The great Master's word that His kingdom was not of this world has, according to our understanding of the Jewish phraseology that he must have used, been entirely misunderstood. Of course, the world by which he was surrounded was not the world of the kingdom. Neither in Rome nor in Jerusalem was justice enthroned; neither in Rome nor in Jerusalem in those days was the law understood, the law of love, the law of responsibility, the law of solidarity, that makes every man the keeper of his brother man; neither in Rome nor in Jerusalem in those days did they know that whenever man turns aside from his brother man and pleads that he is not his brother's keeper, he commits murder, as did he who uttered this insolent, impious expression as recorded in holy writ. Therefore the Master was right in saying that his kingdom was not of this world. What he meant, as we understand his words, was that the world was to be changed so as to square with the implication of the kingdom, and that is the social ambition of the synagogue, to change the world into a Kingdom of God.

What does that mean? Our religion teaches that every man is made in the image of God. Therefore it insists that no man shall be deprived, in consequence of social pressure, of the attributes involved in his being made in the likeness of the Creator. When social conditions are such that man is degraded to the level of a mere pair of hands; and when these hands are bought and sold as are the dead things in the market, at market rate, when men are subject to the law of supply and demand—then the law of solidarity of the human race is outraged and broken, and conditions are such that no man can live up to the divinity implanted in his soul by God. Man is more than a pair of hands to be bought and sold at the lowest price, or to be offered at the highest price. With the hands goes a heart, and with the heart goes love, and with the love goes much more than is compensated for in the tabulation of wage and the calculation of profit. We are all stirred to our utmost depth when the story is told of human degradation superinduced, maybe, by human avarice, or invited by human passion, and many a victim has sunk underneath the waves of the ocean of vice simply because social conditions were not such that the victim could maintain his, and in a thousand cases her, divinity. She had to sell herself for bread, not out of lust; and the civilization that allows this form of slavery, or slavery of a social or economic kind, the slavery of little children in the factories, that civilization indeed is not of the Kingdom. Our church wishes that every one coming under its influence shall strive to help build up out of social elements a Kingdom of God. Or, in other words, according to the teaching of my religion, property is not the primary but the secondary consideration. Personality, morality, character, and humanity are much more valuable than any right of property, and property has rights only when property assumes and discharges the duties that go with those rights.

Far be it from me to dispute that as long as humanity shall exist there will be differences. Some are born with the capacity for stewarding property; others are gifted in other directions. We must serve each one at a definite place, so that out of our service the well-being of society may develop. We can-

not be equal in function, though we can be equal in worth and in worthiness, and many a one who is a hewer of wood and a drawer of water is much worthier than one who commands thousands of lives and holds them to a grindstone in a factory organized merely on the principle of the least expense, with a view to the largest return to a stockholder or private owner.

Society, as we understand it, is based on this differentiation of men, but it preaches, according to my religion, the law of selection. We are elected to be what we are by God, and therefore, according to this doctrine, we are responsible to society or to God for the use we make of that which God has placed within our charge. We are not the owners of our lives, of our opportunity, we are not the proprietors of our talents, we are not the absolute controllers of our property; but we are merely stewards placed there by God, that out of our strength the weakness of others may be uplifted, and out of our abundance the hunger of others may be appeased.

There is much more gnawing hunger than even the hunger for bread, and that is hunger for righteousness. It is not true that the social question is a question of the stomach. It is not even a question of wage. It is of human dignity, of human liberty, and it is ultimately the great problem of human existence, of human solidarity. That is what my religion attempts to teach those who walk in its ways.

We have been trying to apply these truths, of course in a small degree, in the uplifting of our nearer kinfolk. We know that our own Jewish poor have perhaps no one who can understand them as the Jews can. We know their souls, for, as it is written in the Book when God enjoins upon Israel to be mindful of the needs of the stranger, "You know the soul of the stranger, for strangers you were in a land not your own." The Jew has tasted the bitter bread of exile, he has often hungered and thirsted, and no one has offered him the bread and held to his lips the water that refreshed. Therefore the Jew, knowing what he himself had to contend against, understands what the Russian Jews are pleading for; he knows what their souls have suffered and how they are warped, he realizes the dangers into which they are plunged at once by coming to this land of liberty—alas! so often the land of unrestricted license.

Two hundred fifty-six years ago the governor here in Manhattan was promised by the Jews that no Jew should become a charge upon the community. We have remembered that pledge, and it accounts for our seeming clannishness. Suppose a mother trains two children of her own to be good men and good women, does she not do as much for society as if she trained two other children not her own? The Jews that have the social consecration of their religion are doing service for this land and for humanity. The synagogue to-day preaches, if that doctrine is preached anywhere, the glad tidings of a humanity that will recognize distinctions only as stronger appeals to duty; it calls all men children of God, and it will coöperate cheerfully with every movement that looks toward breaking the shackles of slavery, be it slavery in the brothel, in the factory or in the home of luxury. Therefore I come to speak for every Jew in this country and the world when I say that the synagogue is glad to stand by the church in the great work of lifting up humanity and bringing in God's Kingdom on earth, that will not come until justice be done everywhere, and righteousness be the star that leads men on to their ultimate destiny under God's appointment.

PRESIDENT LINDSAY: We shall all agree in placing high on the list of social workers the medical missionary. Dr. Grenfell of Labrador is our next speaker.

DR. GRENFELL: I am neither theologian nor philosopher. I am a humble member of the medical profession, and I approach the subject to-night from the point of view of an individual rather than a leader of a large organization. To me there is little difference between religious and social work. As I read Christ's words, he says, "All those that are not against me are for me." The men or the women who love humanity enough to sacrifice themselves for the uplift of their fellow-men I should class as religious workers. The definitions which have served to separate the social worker and the religious worker, and to separate one kind of religious worker from another, seem to me to relate to the way in which each man receives the strength to do his work, rather than to anything else.

I have been working among deep-sea fishermen, and largely at sea, and I went among them because I wanted to try and carry to them that message of love which appealed to me, in a practical effort to make their lives better. In the hospital work in which I was engaged in London I used to see the surgeon triumphing over many difficulties, spending time and skill and money. I used to see the nurses giving untold affection to the restoration to physical health of numbers of poor folk. When I came myself to visit the houses of those people in the east end of London, I found that often enough all the good done by the worker was almost immediately undone by the same environment which had produced the original trouble. I came to the conclusion that an ordinary surgeon might do a higher work than merely to make the man with a crooked leg walk straight. It is comparatively easy in these days to do that. The really difficult problem is to make the man with a straight leg walk straight. When I found a child that I had learned to love in the children's ward going back to a home where selfishness and lust and vice deprived him of any chance of a sound physical condition, I saw that vice and sin and selfishness must be cured if the end we were aiming at was to be attained.

As to the methods of our work, we try to approach a man through his body, because we do not know any other way to approach him. We started a hospital at sea for the simple reason that otherwise an injured man when he came ashore was often beyond reach altogether. A simple fracture became a compound one. We talked to a man and said that we were sorry for him, but did nothing more. To avoid the fatal loss of time we sent our hospital out to sea.

Next I will speak of the liquor question. It was plain to me, when I came to live among fishermen, that the dangers of the sea were insignificant as compared with the dangers of the land. And I will say that to-night—yes, when you are all thinking of the present horrible disaster. I have seen more children damned and robbed through the saloons than through all the icebergs and fogs I have sailed among, and I have been at sea twenty-five years. When a man has been drowned at sea because he was drunk and you go ashore to his home and

tell his wife she is a widow and the children are fatherless, and you are awfully sorry for them, your sorrow is not worth anything. I have floated on an icy sea for twenty-four years, and I have never taken liquor. It is not necessary; one can do well without it. Therefore we considered that the next social or religious work for our men was to try and knock the liquor out. I bought four tons of tobacco in Ostend and went to sea with that, and in three months I had a tobacco flag on several vessels. The men did not go to the saloons to buy tobacco, they went to these clean vessels. It knocked the liquor vessels out.

There is no need of my dilating on the uplift to the soul that comes through a sound body. The body degenerated through any cause cannot possibly express the soul or give it a fair chance, and by the soul I mean the man. To me the man is always absolutely different from his body. We consider our hospitals and our hospital boats as simply a part of our religious and social work.

I will add but one word. On what basis is one man going to uplift another? I think he is going to lift him up on the basis of loving him. That was Christ's method, and it seems to be the right method. All power must come from faith. Love is the power of faith. It must be based on the power which Christ came to tell us about, the motive power of the world, the love of man for God, and of God for man, and of man for his fellow-man. I am glad to-day that the Catholic and the Protestant and the Jew and the medical profession can join together in feeling that we each have some place in trying to interpret to somebody who understands it best through our particular channel that divine message. I believe in the Kingdom of the Master coming from the heart. As has been said, the old interpretation of religious organization was, when one saw a wounded beggar lying by the roadside, to rush to Jerusalem and have a prayer meeting, but now we all go across the road and put the wounded man on the donkey.

PRESIDENT LINDSAY: Our next speaker is a social worker who has had the gratifying faculty of interpreting for us the

social spirit of our times, Professor Edward T. Devine, of Columbia University, Editor of *The Survey*.

Edward T. Devine, Professor of Social Economy, Columbia University, and Editor of *The Survey*: For three days we have been walking, groping in the valley of the shadow of death. We cannot escape it. We cannot get it out of our minds. What happened there on the fog banks,[1] the story of which is now slowly creeping up the channel here, is constantly in our minds. Since we cannot get rid of it, since in that shadow the ordinary events of our lives some way change their scale of values and seem relatively unimportant, why should we not frankly speak about it? And yet, my friends, as our minds turn, whether we will or not, to that great tragedy, titanic in fact no less than in name, is it not true that the two things which we consider to-night are the things which in a dark hour like this retain their significance—religion and the social welfare? Anticipating an hour like this, religion, in the words of the psalmist that have come down to us through the ages, bids us say, "Though I walk through the valley of the shadow of death, I will fear no evil." In consideration of the social welfare, the social spirit easily pictures itself on a ship, a ship on which humanity is embarked, and the specific task of social work is to keep an eye on the lifeboats, on the riveting of the plates, on the messages that come warning us of the icebergs, and at last on the courage and the conduct of the individual in the hour when his courage meets the supreme test. Does he go down to death in sacrifice, if need be, that the weak may be saved?

We have heard much of late of the biological doctrine of eugenics. It has been referred to here in applications with which I have no quarrel; but there are those injudicious apostles of a half-assimilated idea who are teaching us a strange philosophy; who are saying to us in the name of biology that the strong should ruthlessly trample on the weak; who are saying to us that it is so desirable for the race that certain qualities should be preserved in humanity that we must see to

[1] The wreck of the Titanic.

it that the matings of the strong are encouraged; who are saying, on the other hand, that it is so desirable for humanity to eliminate certain qualities from the race that there should be voluntary or enforced celibacy on the part of those who have those qualities. With these last applications of the doctrine also I have no quarrel.

But there are those who go still further and say that laws for the protection of children from the evil consequence of premature employment, laws that seek to improve housing conditions, laws that seek to prevent infectious diseases, are injurious to the race because they are interfering with natural selection. There are those who say that, just as in old times war and pestilence and famine performed a beneficent function because they stamped out the weak and enabled the strong to survive, so now we have the slums and child labor and tuberculosis and typhoid and industrial accidents, and that these natural successors to war and pestilence and famine are performing the same beneficent function for society which those former agents of natural selection performed.

Is it not time that religion and social work get together to consider this strange philosophy? There are those here tonight who have authority to speak on behalf of religion, and they have spoken. Speaking quite unofficially for the social workers, whose spirit I think I know, I venture to say to those who condemn child labor laws on the ground that parents will not care for their children unless they can get their wages at nine and ten and eleven years of age, who condemn workmen's compensation on the ground that it will interfere with the beneficent working of natural selection—I say to them, "You may be right. It may be that a society that protects the weak and puts on the shoulders of the strong the burdens of society, will go down. If so, we choose to go down." A society that can survive only by trampling out the weak and giving artificial encouragement to the strong does not deserve to survive. We who have enlisted in these new crusades against tuberculosis, against unsanitary houses, against the labor of women more than fifty-four hours in a week, against the premature employment of children—we mean to see to it that compassion and fraternity shall not disappear from the earth.

That is the message, if I understand it, of social service. Is not that, Rabbi, Monsignor, Bishop, Doctor, the message also of religion? I believe that it is. I do not know for what your churches and cathedrals and synagogues have been founded and kept alive if it be not to see to it that men hear the message to do justice and to love mercy. We, too, like the eugenist, would have our weak sister, the defective girl, cared for, but we do not think that the strong argument in favor of that policy is the danger of contaminating by her strain the stream of humanity. We do not think it is the protection of society against her degeneracy that will move society to act. We think that a strong appeal lies in infinite compassion for her as an individual; we think that it is because she is to be protected against criminal assault rather than that society is to be protected against her, that people will give to her the tender care which she ought to have.

Our ship is not sinking. It will come, we hope, to the port where we fain would be. Our last word is not of sacrifice. "Thou requirest not sacrifice, else would we give it." Our last word is the rescue of the lost. Our last word is of rehabilitation, of reintegration, of redemption. Redemption is the social gospel.

PRESIDENT LINDSAY: Our next speaker is one who has appealed in a remarkable way to the strength of young men—Mr. John R. Mott, the General Secretary of the World's Student Christian Federation, and the Associate General Secretary of the International Young Men's Christian Association.

MR. MOTT: The most critical battlefield is not the slum, nor is it the area of social injustice and neglect. Without a shadow of doubt, the most critical battlefield of our day is the universities. Any ideal or spirit which we wish to have permeate the nation must first dominate these centers of higher learning. You recall the German proverb that what you would put into the life of a nation, you must put into its schools. No movement has ever permanently triumphed which has not at one time entered the colleges and universities. These teach the teachers; these preach to the preachers; these govern the

governors. It is, therefore, not a matter of indifference but of most vital concern whether our universities and colleges are fully and constantly exposed to social influences, and whether those who determine college ideals are dominated by the social passion.

I go further and maintain that the universities and the colleges need the social movement. They need it in order to be saved. The most subtle dangers of our modern student life will not be conquered, in my judgment, without a closer relation to the processes of social advance. Some of these dangers are the dangers of growing luxury and extravagance, a tendency in not a few places to softness and an increasing love of ease and pleasure—dangers that are eating into the best life of some of our most honored institutions; dangers likewise of snobbishness, more than a remnant of the old town-and-gown spirit of the middle ages and of the last century; dangers from the cliques that have broken our college life in these days by a sharper cleavage than in any previous generation: dangers of the ultra-critical and cynical attitude; likewise some of the most subtle forms of selfishness. These tendencies are far more dangerous than the so-called forces of sin and shame. We must socialize the colleges for their salvation.

The colleges need the social movement in order that we may have the note of reality sounded out not only within them, but through them in the life of church and state. We need tasks vast enough to appeal to the imagination of the future leaders; tasks so difficult that they will call out the best energies of the minds and hearts of the students; tasks so absorbing that students will forget themselves; tasks whose tragic responsibilities will startle students from their theorizing and dreaming into reality. We need, therefore, this exposure to the social conditions of our time.

The universities need this exposure and this attitude in order also that they may fulfil the highest mission of universities. What is that? To train men not simply for personal betterment but for public service. Why are the educated persons entitled to stand in high places? *Noblesse oblige*. They need this also to call out their latent possibilities. It moves me

deeply as I travel among the universities to see there the capacities for vicariousness, for heroism, for unselfish achievement, dormant, needing to be related to social facts.

Not only do the universities need the social movement, but the social movement needs the universities if it is to achieve its principal mission. The movement for the betterment of society needs the universities in order that we may have the thinkers without whom these problems will not be solved. In what field to-day is there so great need of scientific study and investigation, of broad and constructive treatment, amid surroundings that make for unselfish detachment, as in the realm of social difficulties, and where shall we look for this training if we do not look to the universities and the colleges?

The social movement must look there likewise to find not only the thinkers, but the apostles. The church will not rise to her social mission, nor will the other great religious forces, unless we have this passion for unselfishness and heroic service seizing the colleges with greater intensity.

The social movement must have the colleges also in order that we may have entering the various influential walks of life men who are dominated by this ideal and this purpose. It is an idle dream to talk about solving these questions permanently unless we have a larger stream entering politics, medicine, the law, the ministry, to say nothing of engineering and the other callings that bring leaders near the laboring men. Men must bring to bear in the relationships of these professions the principles and practises of pure religion.

This lends significance to the Christian Student Movement, which is expanding in our universities and colleges. It is in a position to render a large service in these ways because of its numbers and personnel. It now counts nearly 150,000 students and professors throughout the world, mostly young men and young women in the vision-forming period of life, responsive ever to the highest ideals, showing their ability to work together in a mighty movement. We can expect much from it, because of the *esprit de corps* that comes from linking together the future leaders of countries such as this. We may expect much from it, because it has a method and plan of work that make possible

the bringing to bear of its ideals and spirit upon all of the influential professions at their source. We may expect much from it, because it has demonstrated its ability in the form of foreign missions to wage a triumphant propaganda. If it has been able to recruit six thousand students from the universities of North America and Great Britain within twenty-five years, who have been sent out to come to close grapple with the social problems of the non-Christian world, it is able to do much larger things in our home countries. We are not surprised, therefore, to find this movement responsive to the ideals of organizations such as that under whose auspices we are assembled to-night.

What is the movement doing in the colleges? Under its auspices are being given addresses by labor leaders and representatives of every class, bringing vividly before the studying youth in our generation the facts and forces that make for the betterment of society. It goes deeper than that because it sees we need not only knowledge, but realization in promoting the scientific study of these subjects. Thousands of students are studying the social facts through such books as *Misery and its Causes*, by Dr. Devine, and *Social Degradation and Social Reclamation*, by Malcolm Spencer of London. Hundreds of these associations are also undertaking the study of their own communities, leading the students before they enter the influential walks of life to learn how they may face these questions in a sane, practical and helpful way. Besides this—and this is important—this movement is leading the students to stand in front of the social facts and ask themselves, How far are we students responsible for these facts and what are we doing to change these facts?

The place to bring power to bear is where it can be most wisely and advantageously applied. Surely that place is the colleges. But this movement comes nearer than that. It seeks to socialize the colleges. By its democratic spirit, drawing into its membership the members of all classes and organizations, the rich and the poor, men holding different views on religious questions, fusing them together in a solid brotherhood, it is making for the socializing of the colleges. It is also doing so in

the grappling with certain of the evils. I think one of the finest things being done now is the grappling with the social evil as it is eating like a cancer into the best life of some colleges where you would least expect it. I want to resent bitterly charges that we sometimes hear about the moral condition of our colleges. I consider them among the most moral communities we have, and yet I should be superficial if I did not recognize cancer where I know it is working. This movement is to be recommended for seeking in a quiet way to socialize the colleges in this sense.

The movement is doing still more in some ways by enlisting not hundreds, but thousands, of undergraduates in social service in the college communities. You will find nearly two hundred undergraduates in Yale, engaged in such activities; and in Harvard one year three hundred sixty-seven men gave in their names as desirous of engaging in some form of social service. I could take you to Princeton, which is not so favorably situated for these activities, and yet show you groups of men going out for social service. Small colleges, like Williams and Amherst, are conducting boys' clubs in nearby places. These are but typical of how the undergraduates are being related to the social needs in their diverse aspects. We are seeking to impress upon the men as they graduate the great message of the colleges, that they shall go out as statesmen and and lawyers and doctors and editors and authors and engineers, sons of the wealthy, sons of the poor, to make their influence tell on these great social questions.

A few days ago I spoke in the House of Commons to a company of members of Parliament, and we had a short discussion. A member from Scotland said, "We in Parliament now have become conscious of the power of this Christian Student Movement." If he could say that now in the infancy of this movement, what can we say a few years hence when its network of unselfishness and of helpfulness has been spread more intimately, not only over the undergraduates, but through them over the graduates who are going out to dominate society and lead the forces which make possible the solution of these problems? You remember the morning when you read in the

paper that the 203-Meter-Hill fortress had been captured. It did not require you to be a military strategist to predict that it would be only a short time before the great citadel of Port Arthur must fall. I remind you that the universities and colleges are the 203-Meter-Hill fortress of the nations.

PROCEEDINGS OF THE SPRING MEETING OF THE ACADEMY OF POLITICAL SCIENCE HELD IN NEW YORK, APRIL 18 AND 19, 1912

THE spring meeting of the Academy of Political Science held in New York on April 18 and 19, 1912, dealt with Organization for Social Work. Three sessions were held at Earl Hall, Columbia University. The program was as follows:

FIRST SESSION

Thursday morning, April 18

Topic

GREATER NEW YORK'S SOCIAL NEEDS

Charitable Relief
W. Frank Persons
Housing Needs
Lawrence Veiller
Protection of Factory Workers
George M. Price
Child Labor in the Tenements and Home Work for Women
Mrs. Florence Kelley
Budgetary Provision for Social Needs
William H. Allen
Education of Mothers and the Saving of Babies
Philip Van Ingen
Discussion by James Jenkins, Jr.

SECOND SESSION

Thursday afternoon, April 18

Topic

SOCIAL SURVEYS

The Spread of the Survey Idea.
Paul U. Kellogg

The Survey of a Typical American City
Shelby M. Harrison
A Sanitary and Health Survey
George T. Palmer
The Relation of a District Neighborhood Survey to Social Needs
Miss Pauline Goldmark
Discussion by Professor Robert Emmet Chaddock

FOURTH SESSION

Friday morning, April 19

Topic

NATIONAL SOCIAL NEEDS

Recreation and Youth
Luther H. Gulick
Next Steps in the Child-Labor Campaign
Owen R. Lovejoy
Regulation of Public Amusements
Mrs. Belle Lindner Israels
Commercialized Vice
George J. Kneeland
Discussion by Rev. Washington Gladden, Professor Henry R. Seager and Dr. Hastings H. Hart

Robert W. deForest presided at the first session, Paul U. Kellogg at the second session and Professor Samuel McCune Lindsay at the fourth session.

CONFERENCE DINNER

The semi-annual dinner was held at the Hotel Astor on Thursday evening, April 18, President Samuel McCune Lindsay presiding.

The guests of honor were Monsignor Mooney, personal representative of Cardinal Farley; Rt. Rev. Eugene Russell Hendrix, Bishop of the Methodist Episcopal Church South; Rabbi

Emil G. Hirsch, Professor of Rabbinical Literature and Philosophy, University of Chicago; Dr. Wilfred T. Grenfell of Labrador; Mr. John R. Mott, General Secretary of the World's Student Federation, and Professor Edward T. Devine of Columbia University.

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THE POLITICAL SCIENCE QUARTERLY

The Quarterly, published for the Academy, is under the editorial control of the Faculty of Political Science of Columbia University, and is devoted to the historical, statistical and comparative study of politics, economics and public law.

Its list of **contributors** includes university and college teachers, politicians, lawyers, journalists and business men in all parts of the United States, and European professors and publicists. It follows the most important movements of foreign politics but devotes chief attention to questions of present interest in the United States. On such questions its attitude is nonpartisan. Every article is signed; and every article, including those of the editors, expresses simply the personal view of the writer. Each issue contains careful **book reviews** by specialists, and in March and September large numbers of recent publications are characterized in brief **book notes.** In June and December is printed a valuable **record of political events** throughout the world.

Communications in reference to articles, book reviews and exchanges should be addressed to the managing editor, Professor **Munroe Smith,** Columbia University, New York City. Intending contributors are requested to retain copies of articles submitted, as the editors disclaim responsibility for the safety of manuscripts. If accompanied by stamps, articles not found available will be returned. Members of the Academy receive the Political Science Quarterly without further payment.

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The Spring meeting of the Academy held on April 18 and 19 considered the topic, Organization for Social Work. The Proceedings are published in full in this number.

Communications regarding the Academy should be addressed to **The Secretary of the Academy of Political Science,** Columbia University.

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